Education, Women And Health Development

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EDUCATION, WOMEN AND HEALTH DEVELOPMENT

RESULTS OF 1994 STUDY IN SELECTED AREAS

FROM FIVE STATES (INDIA)

(MARCH 1997)

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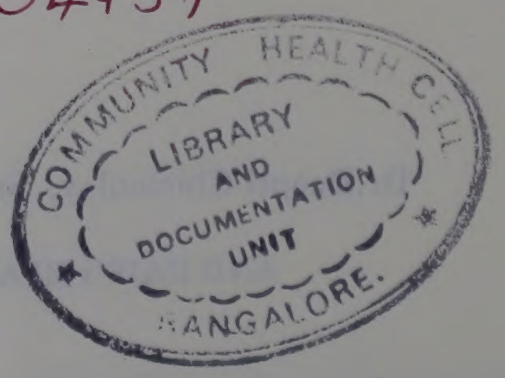

CONTENTS

Page Nos.

Acknowledgement

Executive Summary

List of Research & Policy Advisors, BAIF HPAD Group members

List of Tables

Objectives 2

Methods 2

Analytical Framework 3

Results 3

Communities Studied 4

Educational Levels 6

Education in 9-15 Yrs. Children 8

Factors affecting girl's education 17

Discussion and Conclusions 19

Policy Recommendations 21

Bibliography

Annexure 1

TABLES SECTION

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EDUCATION, WOMEN AND HEALTH DEVELOPMENT

Executive Summary

Education has been recognized as the key input to development. And yet the situation regarding education in India, is far from satisfactory with literacy as low as 44.5% in rural areas. Educational infrastructure in rural areas is grossly inadequate. Despite the recommendations from UNESCO in seventies, hardly any improvements are observed regarding the education of girls.

A study was conducted by BAIF Development Research Foundation, a NGO working in six states of India, in mid 1994; to examine the ground realities of education and their relation to socio-economic backgrounds in the rural households. An attempt was made to examine factors influencing a girl's education vis a vis those affecting a boy's education, in order to identify suitable policy recommendations for improving education in girls.

The study employed both quantitative and qualitative methodologies, and covered over three thousand household each from selected rural areas the five states of India viz. Karnataka, Maharashtra, Gujarat, Rajasthan and Uttar Pradesh. In depth qualitative investigation was done in two of the areas, exhibiting extremes regarding women's educational level.

Infrastructure and facility for education varied tremendously between the study areas, and **overall educational levels were found to be parallel to the educational facility**. Education above primary level, in children between nine to fifteen years was maximum in Gandevi (Guj) (71.7%) and minimum in Raila (Raj) (15.9%).

Educational levels were higher than average in Higher caste children and lowest in the Scheduled Caste or Tribe children, in all areas. **Caste was a significant factor influencing education of children**. People's perceptions about education and role of women, influenced girls' education. In many areas people expressed the need for separate schools for girls, for education beyond primary level.

The most important background factor influencing child education was the educational level in the household members, especially in the woman member. Our qualitative data showed that educated members were often employed in service and had more contact outside the village. This influenced their attitude towards the girl's education. Educated fathers encouraged their daughters to continue education. Even when poor, educated mothers let their daughters go to school.

Wealth measured in terms of the household assets possession, was not the limiting factor in education (except in girls from Garag, Karnataka). But, **Poverty as reflected in need for migration and food shortage faced by the household, was a significant factor adversely influencing child education.**

Gender differences in educational levels in population above nine years age, were present in all the areas. **An encouraging trend of disappearing or reducing gender differences was observed in all the study areas.** This trend was also parallel to the overall educational levels in the area. There were no gender differences in education in children between nine to fifteen years from Gandevi (Guj). The differences were absent in three out of remaining four areas in higher value asset holding groups, and in two areas from high caste groups. Gender differences were absent in Muslim children from Karchhana (U.P.), and children belonging to Hindu castes other than Dominant or Schedule Tribe, in Akole (Mah).

Other factors affecting girls' education, especially in areas with very low levels of female education, were **the girl's workload** as reflected in the number of members in the household, which adversely influenced education; **and educational level in woman member in the household**, which helped in the girl's education.

Our recommendations based on the results are :

1. Reduction in the workload on the girls, especially from the poorer household is necessary, before they can be educated. Strategies and plans like locating creche facility or I.C.D.S. centre in the vicinity of the school, change in the school timings and the holidays, distance education for the girls etc. should be implemented effectively.

2. Strategy for promoting education, especially in girls, should include Caste and Culture specific programme design and infrastructure development.

3. Special emphasis should be given or incentives planned for increasing enrolment and retention of children from SC and ST households, in the schools.

4. Poverty alleviation programmes for the poor, SC and ST families should be implemented simultaneously with programmes for promoting education.

5. Awareness regarding benefits of education, especially in girls, should be raised through focused promotional activities.

6. Formal education should be made more relevant to the lives of the rural children, through curricula modification, emphasizing skills for income generation, related to agriculture management, traditional occupations and business.

7. Relevant infrastructure and facility for education should be developed on priority in the remote backward areas.

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LIST OF TABLES

TABLE 1.1 - 1.5	EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS
TABLE 2.1	DECADAL CHANGES IN EDUCATION, AND GENDER BIAS
TABLE 3	DIFFERENCES IN THE EDUCATIONAL LEVELS OF GIRLS AND BOYS
TABLE 4.1 - 4.5	EDUCATIONAL LEVELS IN ABOVE 9 POPULATION
TABLE 5.1 - 5.5	GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15 Yrs.
	CHILDREN BY CASTE GROUP
TABLE 6.1 - 6.5	EDUCATIONAL LEVELS IN ABOVE 9 POPULATION
	BY ASSET-HOLDING GROUPS
TABLE 7.1 - 7.5	EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9-15 Yrs.
TABLE 8.1 - 8.5	PROPORTION OF 9-15 Yr. CHILDREN, LESS THAN PRIMARY EDUCATED
	IN HOUSEHOLDS WITH DIFFERENT LEVEL OF EDUCATION IN ADULTS
TABLE 9.1 - 9.5	FAMILY BACKGROUND AND EDUCATIONAL LEVEL
TABLE 10.1 - 10.5	FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9-15 Yr. CHILDREN

EDUCATION, WOMEN

AND

HEALTH DEVELOPMENT

Education is recognised as the key input to development, yet the growth of educational infrastructure has been inadequate and largely centred in and around urban areas. There is a wide gap between male and female literacy. The male literacy in India is 64% and the female literacy is 39% (1991 Census - Provisional results). The situation is even more acute in rural areas.

Regardless of the factors such as socio-economic status and accessibility to health facilities, a woman who has been to school for a few years is more likely to exhibit desirable health behaviours.

- educated girls tend to marry at a later age (4 years later than an uneducated girl on average).
- educated woman is more likely to have a smaller family and
- to use modern family planning methods,
- seek prenatal care and
- have a trained attendant at child birth and
- make use of health services generally.
- children of educated mothers have a better chance of being healthy and
- are less likely to die in infancy and early childhood. (Smyke Patricia, 1991).

Although anxieties about the low enrolment ratio, high drop-out rates, have been expressed from plan to plan, the basic causes for the low literacy rates have not been attended to.

- What are the factors which enable and motivate the parents to send their children to school ? and
- What are the pre-requisites for a girl to be able to attend school and continue education ?

Questions such as these and related issues have to be better understood, in order to improve educational situation for girls and maximize its health fallouts.

With this in view, we studied the educational scenario in selected areas from five states of India, with special focus on women's education.

OBJECTIVES

1. To document existing situation regarding educational levels in the study areas, and examine it in the context of educational infrastructure and facility.

2. To examine effects of family or household background on education of children with special attention to the factors affecting girls' education.

3. To trace the path through which the educational level of a woman works or influences changes in the health behaviour.

METHODS

This study on the scenario of education and health behaviour was done as a part of a larger research project looking at the health status and health behavioural influences of Socio-Economic status and development of the rural families.

- **Areas and Population**

Five rural areas were purposively selected from five states of India. These were Akole in Maharashtra, Garag in Karnataka, Gandevi in Gujarat, Raila in Rajasthan and Karchhana in Uttar Pradesh.

Villages were chosen to cover over three thousand families through a census cross sectional survey in each of the five areas.

- **Data**

The schedule included information about household's demographic and socio-economic characteristics, selected health behaviours, health status and nutritional status of preschool children. Qualitative data were gathered on health culture and health seeking behaviour. More detailed qualitative investigation, to understand factors influencing women's education was undertaken in two of the areas from the states Karnataka and Gujarat. Garag (Kar) was one area where women's educational levels were found to be far below those of men. While in Gandevi (Guj), as compared to the other study areas, educational level of women was much higher.

- **Sampling for the qualitative study**

Dimensional sampling procedure was used for selecting the informants, based on three criteria, viz. socio-economic class of the household (higher, middle or lower), education of the woman (educated or illiterate) and type of her family (nuclear or joint). Thus the sample size worked out to be twelve. To include the entire range of responses, eight additional case histories from deviant and marginal cases, were collected.

- **Tools and Techniques**

Case histories were collected from the women in the age group, 25 to 35 years. Women having children were selected, in order to study their fertility behaviour.

Besides in-depth interviews of the selected women, informal discussions were held with both, the school going and the dropout girls, and people in general to understand their views about women's education.

ANALYTICAL FRAMEWORK

Children, especially girls from the rural areas, have poor enrolment in schools even when primary schools are located in the villages. Although primary education is compulsory and education up to secondary certificate level is free for girls, very few girls seem to achieve this level of education. Children from poorer families are observed to be participating in livelihood activities from young age, making it impossible for them to attend school. Girls, even from well-to-do families, rarely receive professional or college education.

Thus several factors in various combinations seem to determine whether or not a child - a girl - receives education. These could be related to infrastructure and facility, economic compulsions, parental attitudes, peer pressure and other socio-cultural factors. However, in a given cultural situation, and infrastructure and facility, socio-economic background of the family becomes an important determinant of child education. Extent of its influence needs to be examined in order to identify intervention to promote education.

Education (of earning members in a family) to a certain extent determines earning capacity and thus opportunity for the children for better education. And on the other hand through its health behavioural effects, education (of mother) influences outcomes like child survival and nutrition, which influences learning abilities and scholastic achievements of the child. Thus it is desirable to understand the pathways through which woman's education leads to desirable health outcomes, and the constraints on this process. One such and important, intermediate change is increase in the age-at-marriage of the girl. To what extent, her own education is related to this, needs to be examined. Suitable activities to foster influences of associated factors and remove the constraints can then be planned. (***Figure 1***)

ANALYSIS

Demographic and socio-economic background data for individuals was subjected to bivariate analysis. Important variables related to economic, social and educational status of the household were used in the regression equation, to examine their relative contribution to an individual's educational achievement. Statistical software SPSS for windows was used for this analysis. Qualitative data was analyzed manually. After examining the educational scenarios independently for each area, the pictures were compared for developing better understanding about background determinants.

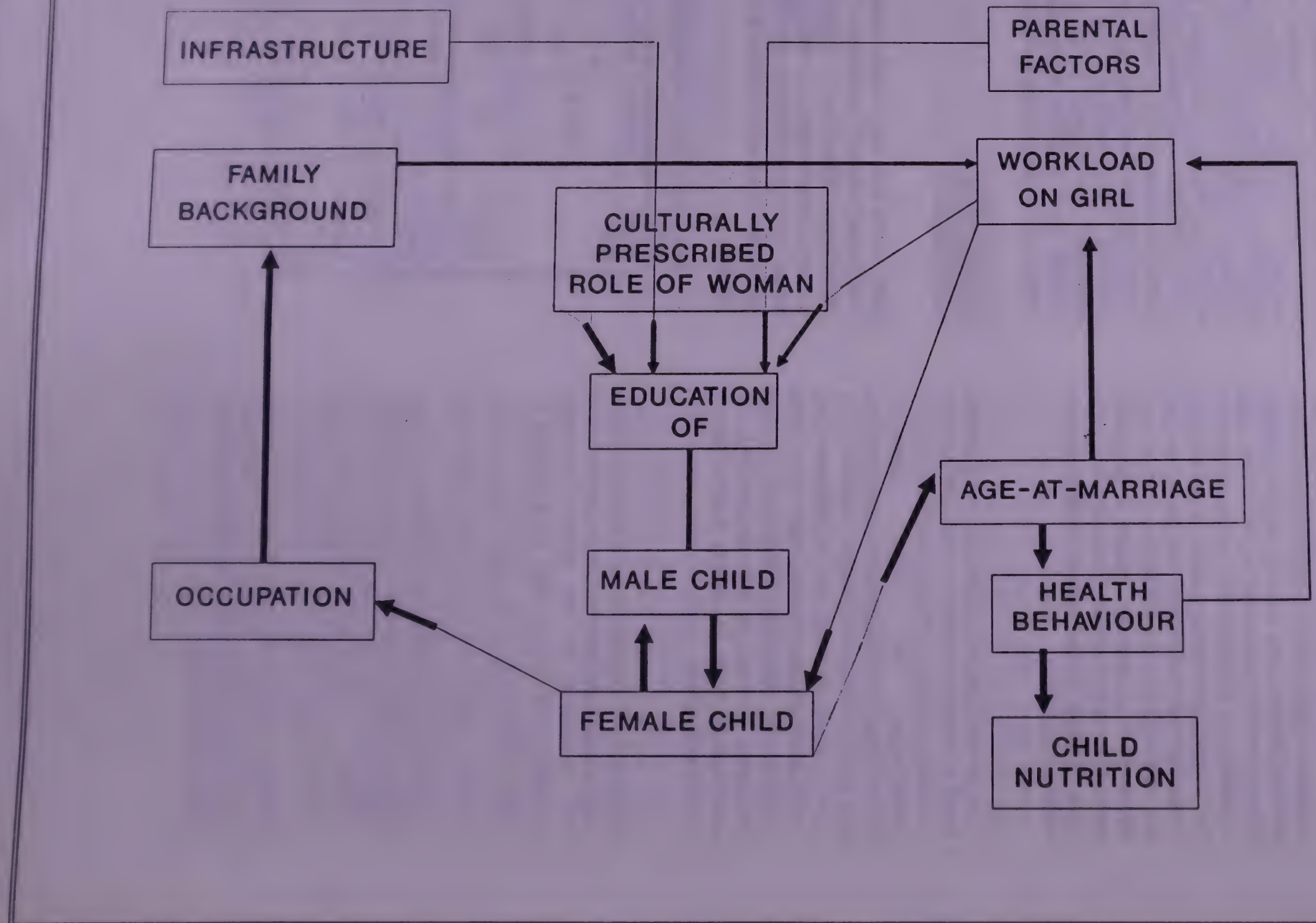
RESULTS

Each of the five study areas varied greatly in their social, economic composition. Culture and infrastructure differed too. Hence they were analyzed independently. In each of the study areas, over eleven thousand persons above the age of nine years were included in the analysis. **Table A.**

Table A : Areas & the Populations studied

STUDY AREA	HOUSE - HOLDS	ABOVE 9 YR. POPU-LATION	9 TO 15 YR. POPU-LATION
Ganadevi (Guj)	3212	12087	1920
Akole (Mah)	3005	13698	2647
Garag (Kar)	3101	15762	3130
Karchhana (U.P)	2826	12083	2579
Raila (Raj)	3007	11721	1971

Fig.1 : FACTORS INFLUENCING CHILD EDUCATION



Communities Studied

GANDEVI, Gujarat -

Both, the caste Hindu and the tribal communities are residing in the area studied. Among the Hindus, castes Patel, Brahmins and artisan castes constitute majority of the population. While among the tribal, Halpati, Dhodia Patel and Nayaka Patel form the majority. Of these, the Halpati are landless. Kolcha are the untouchable among the tribal.

Patels are the dominant caste who own most of the land and are relatively a forward community due to their engagement in business and contact with cities. Several of these families have relations who have migrated to foreign countries for the purpose of conducting business.

Agriculture and Horticulture are the main occupation in the dominant caste apart from dairy and business. The educated middle class is employed in service, and the landless are employed as labourers in the orchards owned by the wealthier families. Alcohol consumption has social sanction among tribal communities, where it forms part of rituals.

AKOLE, Maharashtra -

The main part of the village with whatever amenities is populated by the caste Hindu community. Only five Brahmin families were present in the study area. Marathas are the dominant group, numerically, economically and politically. Majority of the land holdings are with Maratha families.

Mahadev Koli, Thakar and Bhil are the tribes living in the remote hamlets of the villages. They own degraded lands on the hill slopes and produce millet like Ragi (finger millet) and Varai.

Agriculture and dairy are the main occupation. Of late in the areas having some irrigation, cultivation of Sugar cane has become popular. This cash crop has brought better incomes to the large land holders, mainly Maratha. The lower class families are mainly employed as agricultural labourers.

GARAG, Karnataka -

Lingayat, Jain and Maratha are the communities having higher population among all. Their main occupation is agriculture and dairy. Few tribal families are also there, who are also mainly agriculturists and demonstrate many caste features. Lingayats are politically and economically dominant, however, the group enjoys the benefits like reservation in jobs, due their classification as the 'Other Backward Castes' (OBC).

The villages have compact settlements, each representing a particular caste. The community is strongly bound by tradition, and holds beliefs about pollution and parity. Joint families are common particularly among the wealthier households. In village Lokur a joint family with more than hundred members living together has been recorded.

KARCHHANA, Uttar Pradesh -

Community in the study area is bound by traditional caste system. 'Purda' system of covering the face, is compulsory for the women. The Higher and Dominant caste groups differ from the Scheduled Caste group in all respects. The Brahmin, Dubey and Pandit, households demonstrate more cleanliness, sanitary conditions and have good standard of personal hygiene. Brahmin girls are seen to attend school at least up to tenth standard.

Yadav, although on paper an OBC group, is the economically and politically dominant caste. Yadav families are often joint families, owning

most of the village land and livestock. The women from these families are relatively more vocal, and are busy through out the day with dairy related work. Other dominant groups are Kurmi and Thakur.

A small number of ST families mainly Koli and Gaund, are residing in the area. A sizable number of Muslim families was also present in the study.

Agriculture is the main occupation. Rice, wheat and Gram are the main crops produced. The landless SC members work on the large landholding of the Yadav families, in almost a 'master - slave' relationship. SC families live in separate hamlets on the periphery of the higher caste settlement. SC group comprises of castes Chamar, Dhobi, Pasi and Garadia, the artisan castes based on their traditional occupations.

RAILA, Rajasthan -

In Raila, Rajput and Gujar communities are sociopolitically dominant. Gujars are more in numbers, and own most of the land and the livestock in the area. This group also enjoys the benefits of reservations and preferences as OBC group. OBCs were traditionally artisans, who either still continue their traditional occupations, or have shifted to agriculture and other occupations. The Gujar women are vocal. The main tribe residing in the area is Bhil.

Although an agrarian society, the land holdings are not very large. Irrigation facility is mainly wells, used for small scale vegetable cultivation. Migration of male members to neighbouring states in the summer season, is a common feature in the villages. This leads to problems like sexually transmitted diseases being imported to the villages.

The villages are so remote and poorly connected that the society, especially face virtual isolation. 'Parda' system - women covering their faces with a head cloth - is followed by the women. This tradition bound society is steeped in superstitions. Serious diseases like Typhoid are treated using magico-religious practices.

Infrastructure

Infrastructure development in the five study areas is very diverse. Communication infrastructure, although very poor in all the areas, is almost non-existent in Raila (Raj). The villages here are very small and scattered, with no roads to be spoken about, only two villages having state transport connection.

Where as in Karchhana (U.P.), Garag (Kar) and Gandevi (Guj) the roads are fair and villages serviced by public transport regularly. In Akole (Mah) the situation is in between. I.C.D.S. facility (Aanganwadi, pre-primary education) is not available in Raila (Raj) and Karchhana (U.P.).

Situation regarding the education related infrastructure is parallel to the communication infrastructure. Except in Raila (Raj) in all the areas, Primary Schools are present in each village, although the teachers may not be very regularly attending their duties. In Raila (Raj) out of thirty eight villages only twenty four have primary school, one has secondary school and none have high school. Here, people told us that any child attending school is granted passing marks up to standard fifth, irrespective of its actual accomplishments.

In Akole (Mah.) secondary and high schools are present in four and two villages respectively, out of total eleven villages. In Gandevi (guj) seven out of ten villages have secondary school facility. Vocational training facility is not present in any area. Adult education classes are conducted in six and seven villages in Gandevi and Raila areas. Ashram schools (residential schools) are present in two and one village in Akole and Raila.

For higher studies children have to travel, in Akole (Mah) between two to six kilometres and in Gandevi (Guj) between one to eight kilometres. In Raila (Raj) the higher educational facilities are far away, anywhere between five to forty kilometres. This coupled with poor transport facility is the major hurdle in children's education.

EDUCATIONAL LEVELS

Successfully completing four years of schooling was considered as completion of primary education (P); completion of 10 years as completed secondary education (S), acquiring bachelor's degree as graduation and any technical skills training after 10th standard as technical (T). Thus lowest age at which primary education can be complete is minimum age at school entry plus four i.e. 5+4=9 years.

It can be seen from **Table B** that educational levels in the above nine years old population varied greatly between different areas. The proportion of above nine years population, educated above primary level was the highest in Gandevi (Guj.) [53.2%] and least in Raila (Raj.) [12%]. Similarly, proportions having completed either technical education or graduation was highest in Gandevi (Guj.)[5.5%], especially in males [6.9%]. In Raila (Raj.) on the other hand, higher education was very rare [0.3%], even in males [0.6%]. Details are given in the Tables Section in the Tables 1.1 to 1.5.

- **Education in different age groups**

Except in Gandevi (Guj.); sending children to schools appeared to be a very recent trend. In fact even at the time of study (1994) nearly a fifth of the children had not completed primary education by ten years of age, even in the progressive areas like Gandevi (Guj.). The proportion of children not completing primary education was even higher in all the other study areas as can be seen from **Figures 2 & 3**. Details are available in the Tables 2.1 to 2.5 in the Tables Section.

Educational levels have improved in all areas, over the decades. This was made apparent by disaggregate analysis by age groups, when the youngest age group, 10-20 year old, was found to have the lowest proportions of 'less-than-primary' educated population.

- **Gender Differences by Age groups**

In all the study areas males had lower proportions of 'less-than-primary' educated. The differences in males and females, in different age-groups were significant in all areas (Tables Section : Tables 2.1 to 2.5). Only in Gandevi (Guj.), these differences were statistically not significant in the younger age group between 10 to 20 years, where the proportions of less-than-primary educated girls and boys were 22.4% and 22.1% respectively.

As can be clearly seen from the **Figures 4 & 5**, as the overall educational levels in the age group 9 to 15 years improved, the differences between the female and male education tended to get reduced. Details of these are given in the Table 3 in the Tables Section.

- **Education by Caste and Religion**

The majority of the population in each study area belonged to Hindu Castes. In Akole (Mah) and Gandevi (Guj) the Schedule Tribes (ST) formed a large population group. In Karchana (U.P.) Schedule Caste (SC) formed a large group, and a sizable group of Muslims was available for analysis. In all the areas caste group wise differences in education were statistically highly significant, in the entire above 9 year population, as well as separately in males and females **Table C**. Tables 4.1 to 4.5 in the Tables section give the details.

Figure 2 *DECADAL CHANGES IN EDUCATION OF WOMEN*
PROPORTION ABOVE PRIMARY EDUCATED

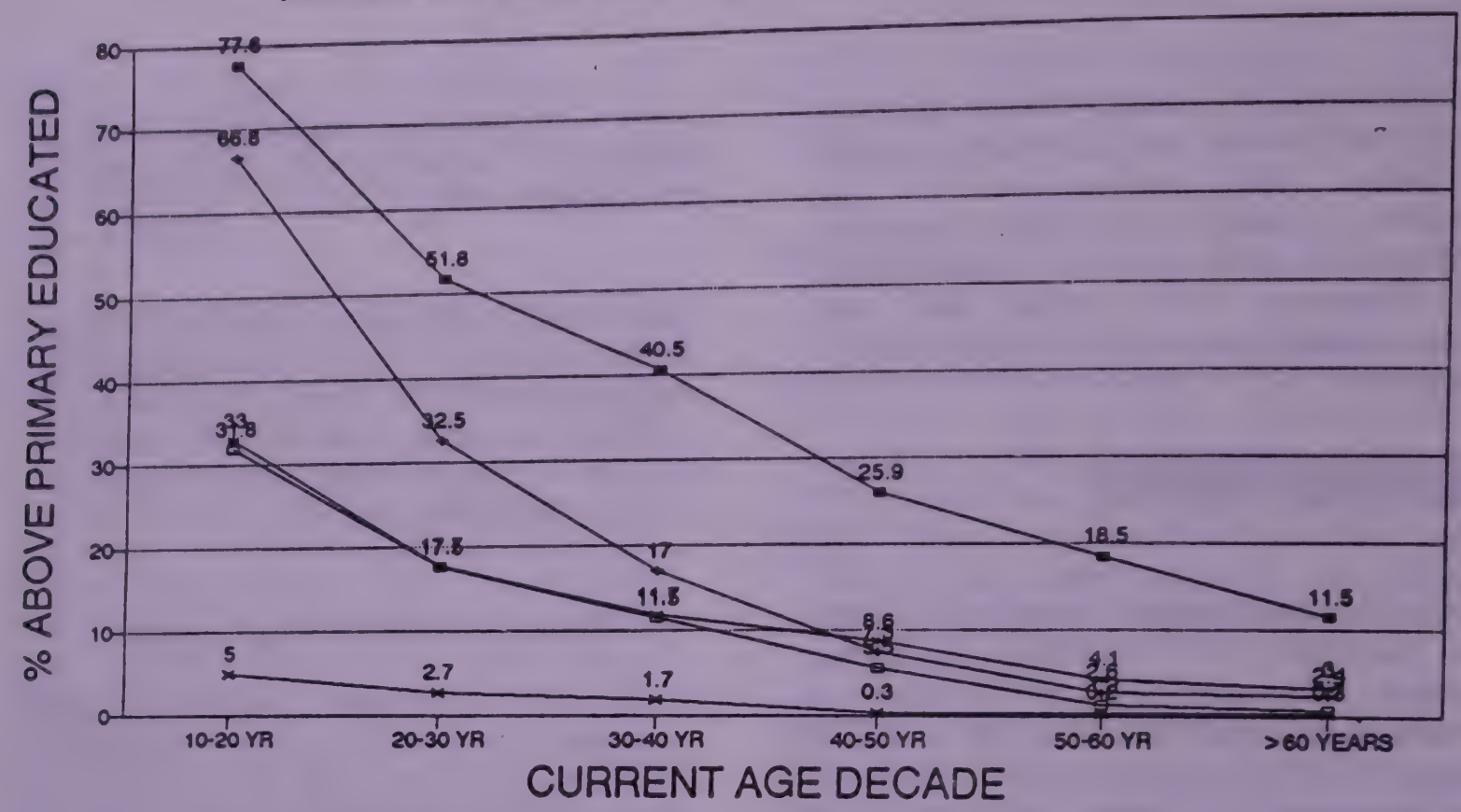


Figure 3 *DECADAL CHANGES IN EDUCATION OF MEN*
IN FIVE STUDY AREAS, INDIA (1994)

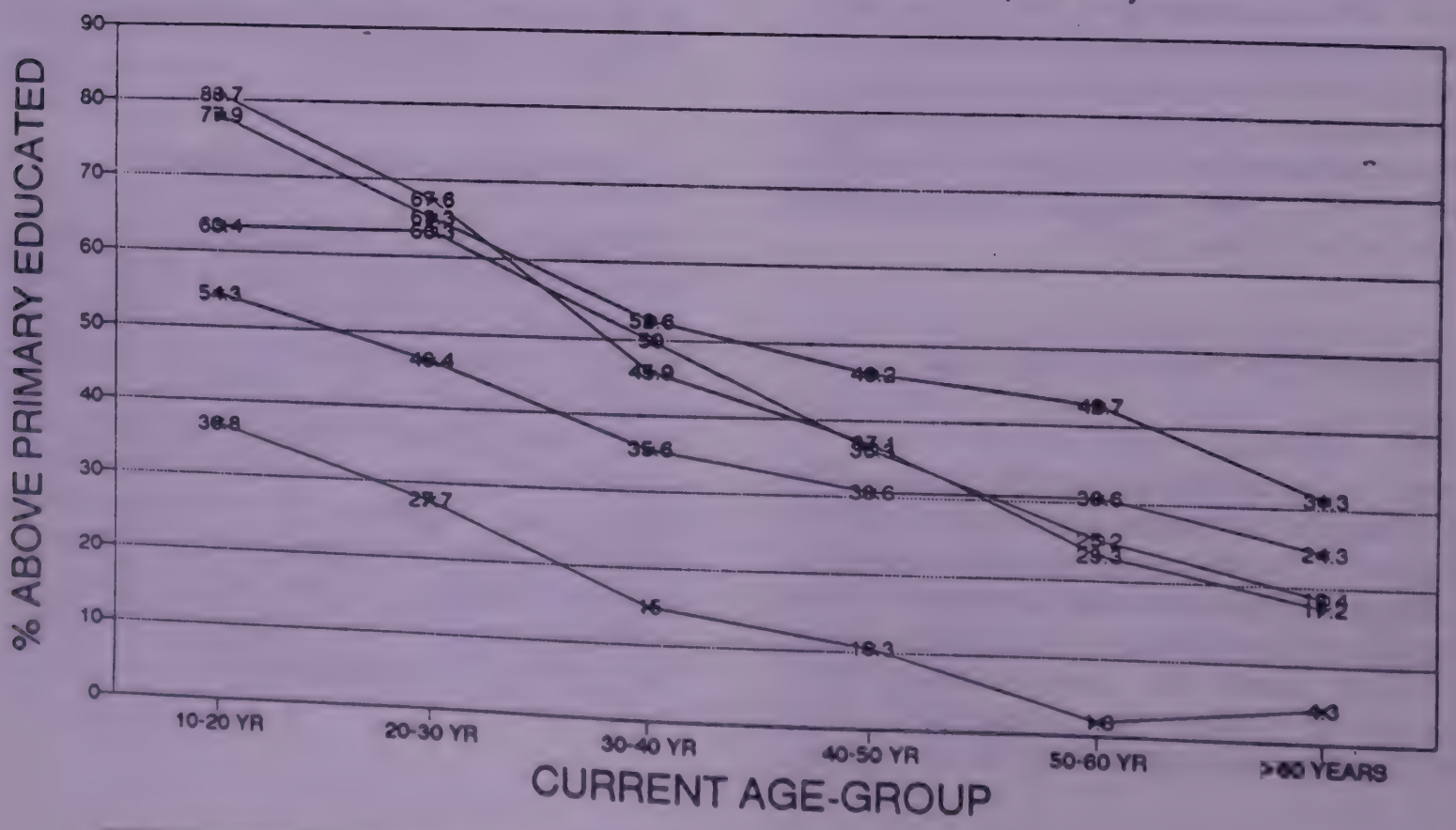


Figure 4 GENDER DIFFERENCE IN EDUCATION AND EDUCATIONAL LEVEL IN 9-15 CHILDREN

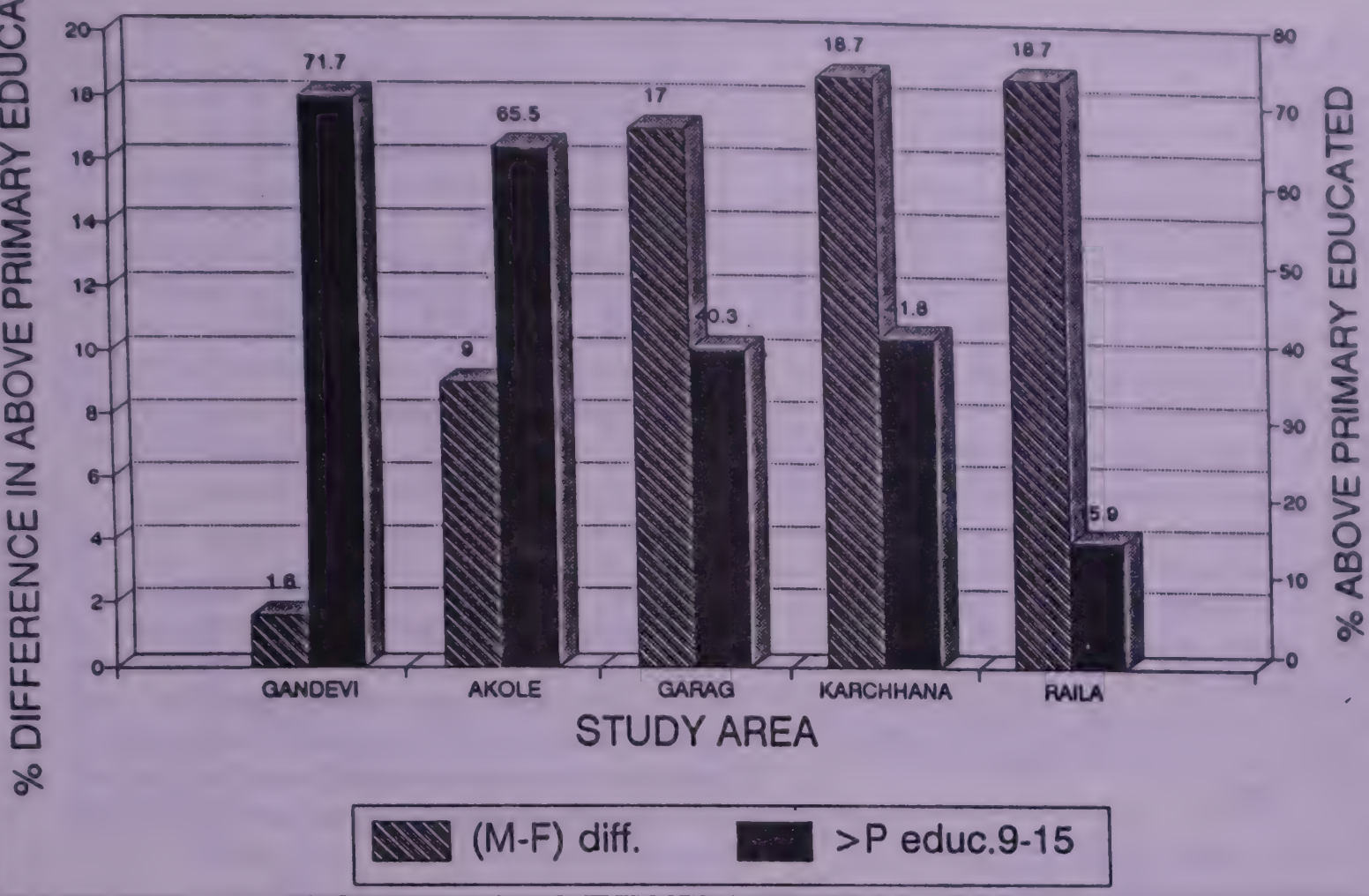


Figure 5 EDUCATION IN 9-15 YEAR CHILDREN IN FIVE STUDY AREAS, INDIA (1994)

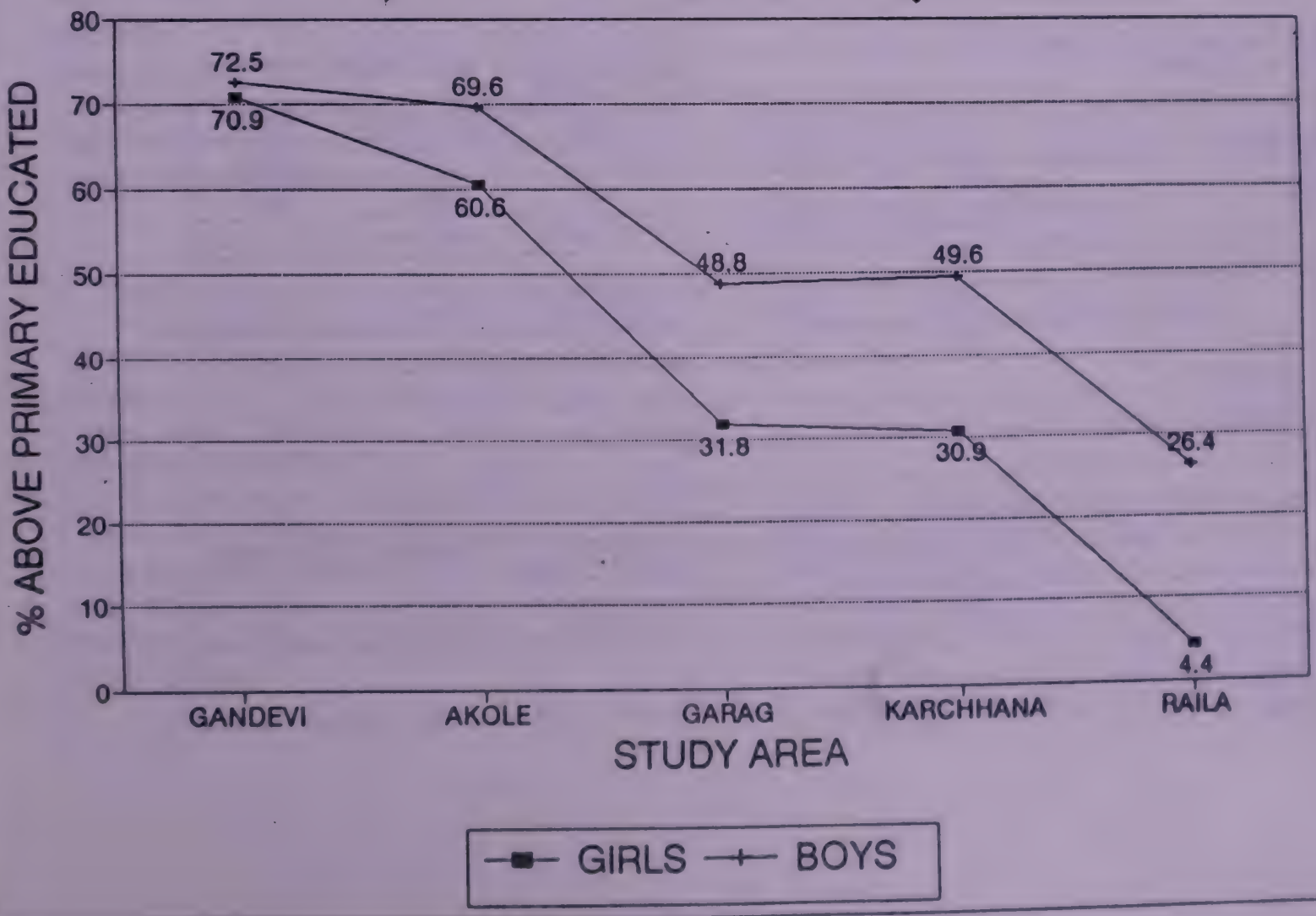


TABLE B : Educational Levels In The Five Study Areas (1994)

% educated > P		STUDY AREA			
	Gandevi (Guj.)	Akole (Mah.)	Garag (Kar.)	Karchhana (UP)	Ralla (Raj.)
>9 <= 15 yrs.					
Female	70.9	60.6	31.8	30.9	4.4
Male	72.5	69.6	48.8	49.6	26.4
> 15 to <= 35 yrs.					
Female	57.7	38.9	21.2	19.0	3.0
Male	66.9	69.2	47.4	62.9	29.5
> 35 years					
Female	24.4	7.1	6.7	4.7	0.5
Male	43.6	31.1	30.0	33.4	7.6
TOTAL	53.2	44.1	30.7	35.1	12.0
% G / T in >9 Popln.					
Female	4.1	0.4	0.3	0.5	
Male	6.9	4.9	2.0	6.7	0.6
TOTAL	5.5	2.7	1.1	3.9	0.3

G / T = Graduate / Technical

TABLE C : Differences in the Educational Levels, by Religion, Caste or Tribe Group in the five study areas. (1994)

% in above 9 year population educated (Caste/Tribe)	STUDY AREA				
	Gandevi (Guj.)	Akole (Mah.)	Garag (Kar.)	Karchhana (UP)	Raila (Raj.)
Highest	78.6	52.9	37.9	64.1	34.9
	(Highcaste)	(Dominant)	(Highcaste)	(Highcaste)	(Highcaste)
Lowest	34.4	17.8	18.7	31.3	2.2
	(S.T.)	(S.T.)	(Others)	(Muslims)	(S.T.)
% in Total above	53.2	44.1	30.7	35.1	12
9 Year population					
% G/T trained					
(Caste / Tribe)					
Highest	19.1	3.8	2.2	10.1	2.3
	(Highcaste)	(Dominant)	(Highcaste)	(Highcaste)	(Highcaste)
Lowest	1.6	0.3	0.5	0.2	0
	(ST)	(ST)	(Others)	(Dominant)	(SC)
% in Total	5.5	2.7	1.1	3.9	0.3
> 9 Yr. Population					

The high caste Hindu (usually Brahmins) exhibited better educational levels. In Akole (Mah) very few Brahmin households were resent in the study area and hence these were not analyzed separately. Socio-politically dominant groups had the second best educational levels, except in Karchhana (U.P.) and Raila (Raj), where this group fared poorly. In Raila (Raj) males from dominant caste had poorer educational level (84.4% <P educated) than those from the other Hindu caste group (74.4%) [Table 4.5].

SC & ST population groups always demonstrated poorer education levels. Muslims in Karchhana (U.P.) had poorer educational level than 'Other Hindu' but better education than the Dominant group. Among the male population in Karchhana (U.P.), the Other Backward Class (OBC) males had far better education compared to Muslims (Table 4.4).

- **Gender differences by Caste & Religion**

Differences in the levels of education in females and males in different caste groups and religion were quite pronounced and statistically significant in all the study areas, when the entire above 9 year population was considered. In Gandevi (Guj), however, the difference was statistically not significant in High caste and Other Hindu population groups.

In Gandevi (Guj), Akole (Mah) and Garag (Kar) an encouraging trend of reducing gender differences was observed. In Gandevi (Guj) the differences were not significant in 9-15 year age group, in any caste group, whereas in Akole (Mah) the significance level was lower in the Dominant caste group children **(Table D)**(Table 5.1 and 5.2 in Tables Section). In Garag (Kar) too, a similar picture was seen, where in high caste Hindu children (9-15 yrs.), the gender difference was not significant (Table 5.3 in Tables Section).

In Karchhana (U.P.) the differences were not significant in Muslim 9 to 15 year children (Table 5.4 in Tables Section). In Raila (Raj), there were only 21 women who had completed secondary education. Here the difference between the girls and boys was highly significant in all caste groups.

- **Asset Holding in the Family**

In all the areas educational levels in all above 9 year population improved with increasing value of asset holding in the family **(Table E)**. Sharper differences were noted between households having no-assets and those with-assets. The differences were statistically significant in all areas. In Gandevi (Guj) the differences were not significant for households holding more than Rs. 5000 worth assets.

The households having assets worth at least Rs.11,000/- and above had good levels of education in the 9 to 15 year old children. The differences by asset holding groups were statistically significant, together for all 9 to 15 year old, as well as separately in girls and boys.

- **Gender differences by Asset holding**

Gender differences in the levels of education in the above 9 year population by different levels of asset holding in the household were statistically significant in all the areas. Only in Gandevi (Guj), the differences between women and men were not significant in households with assets worth more than Rs.5,000.

- **Education in 9-15 years children**

Formal education seemed to be a recent phenomenon in most areas. In all the areas education above primary level was better in the 9-15 year age-group, compared to the older population. In these too, there were differences beween boys and girls, with girls having larger proportions of 'less-than-primary' educated.

TABLE D : Significant of Gender differences in educational levels, in 9-15 year children

Significant Gender Difference	STUDY AREA				
	Gandevi (Guj.)	Akole (Mah.)	Garag (Kar.)	Karchhana (UP)	Raila (Raj.)
Absent in	All	All	Highcaste	Muslim	None
caste group			Hindu		
Present in	None	Dom.	Dom.		
Caste group		S.T.	Other SC&ST	All Hindu	All

TABLE E : Proportion of above Primary Educated in over 9 Year population by Asset-holding in the Five Study Areas (1994)

Asset Holding Group	STUDY AREA				
	Gandevi (Guj.)	Akole (Mah.)	Garag (Kar.)	Karchhana (UP)	Raila (Raj.)
No Assets	29.4	28.9	23.3	14.0	8.8
Upto Rs.5000/-	53.7	39.4	33.0	31.2	8.3
Rs.5,000 to 11,000	63.5	45.4	29.7	45.7	8.3
11' to 100' thousand	77.3	53.3	45.6	56.0	17.0
Above 100 thousand	91.9	60.7	52.9	66.4	17.8
TOTAL.....	53.2	44.1	30.7	35.1	12.0

However, in areas with better educational levels in the population, like **Gandevi (Guj), the gender differences were not statistically significant. (Figures 4 & 5).**

Considering the trend of increasing education over the years, it was logical to examine social, economic and educational backgrounds in the families of the children, in relation with their own educational levels. As can be seen from **Table F and Figure 6**; the educational levels in 9-15 year old children varied widely between caste-groups and groups based on the total value of asset holding in the household. Details are presented in the Tables 7.1 to 7.5 in the Tables Section.

Children belonging to the Scheduled Tribe or Scheduled Caste households had greater proportions of 'less-than-primary' educated, as well as lesser proportions completing secondary education. Poorer economic status, as reflected in the lack of asset holding, also meant that lesser proportions, would get education. These differences were statistically significant in all the areas.

Gender differences, however, were not significant in many sub-groups. The differences were not significant, in Gandevi (Guj) for any caste group, in Garag (Kar) and Raila (Raj) for Higher caste group, in Akole (Mah) for the Other Hindu group, and in Muslims from karchhana (U.P.) **(Table D)**.

Gender differences by asset groups were not significant when higher value assets were owned by the household in most areas. In Gandevi (Guj) the gender differences were not significant for any asset holding group, in Akole (Mah) this was so in group having assets between Rs.5,000 to 11,000. In Garag (Kar) in households with more than Rs.11,000 worth assets and in Karchhana (U.P.) in households having asset holding between Rs.5,000 to 11,000 & above Rs.100,000; the gender differences were not significant. In Raila (Raj), however, significant gender differences were present in all asset holding groups. **(Table G)**

Level of education in the household seemed to make the greatest difference to the children's education in all areas. **(Table H)**. Both adult man's or adult woman's educational level mattered. As the educational level in adults increased, proportions of children educated above primary level increased significantly **(Figure 7)**. Details are given in the Tables 8.1 to 8.5 in the Tables Section.

Household with backgrounds reflecting poorer economic status like reported food shortage, migration for survival or necessity and availing of consumption loans were seen to have higher proportions of children 'less-than-primary' educated.**(Table I)**. Details are given in the Tables 9.1 to 9.5 in the Tables Section.

Habitual consumption of intoxicants was considered as an important background factor because it was noted that these habits lead to major cash expenditures in rural areas. Spending of the scarce cash for habits may lead to shortage of cash for expenditure (which are thought to be dispensable) on child education. Households with members habituated to Alcohol or Tobacco consumption had higher proportions of 'less-than-primary' education among children. The differences, in the level of education in children from such households compared to the entire child population, were not always significant though.

Factor analysis was done to identify groups of background variables having correlation among each other. In all areas two factors were identified, except in Raila (Rajasthan) where due to very low education levels; education level in the household was separated as an independent factor. The two factors were agro-economic (AE) (land holding, irrigated land, agricultural assets) and socio-economic (SE) (caste group, domestic assets and acquisition of domestic assets and educational levels in the household).

Figure 6 ABOVE PRIMARY EDUCATION IN CHILDREN
BASED ON ASSET HOLDING IN THE HOUSEHOLD

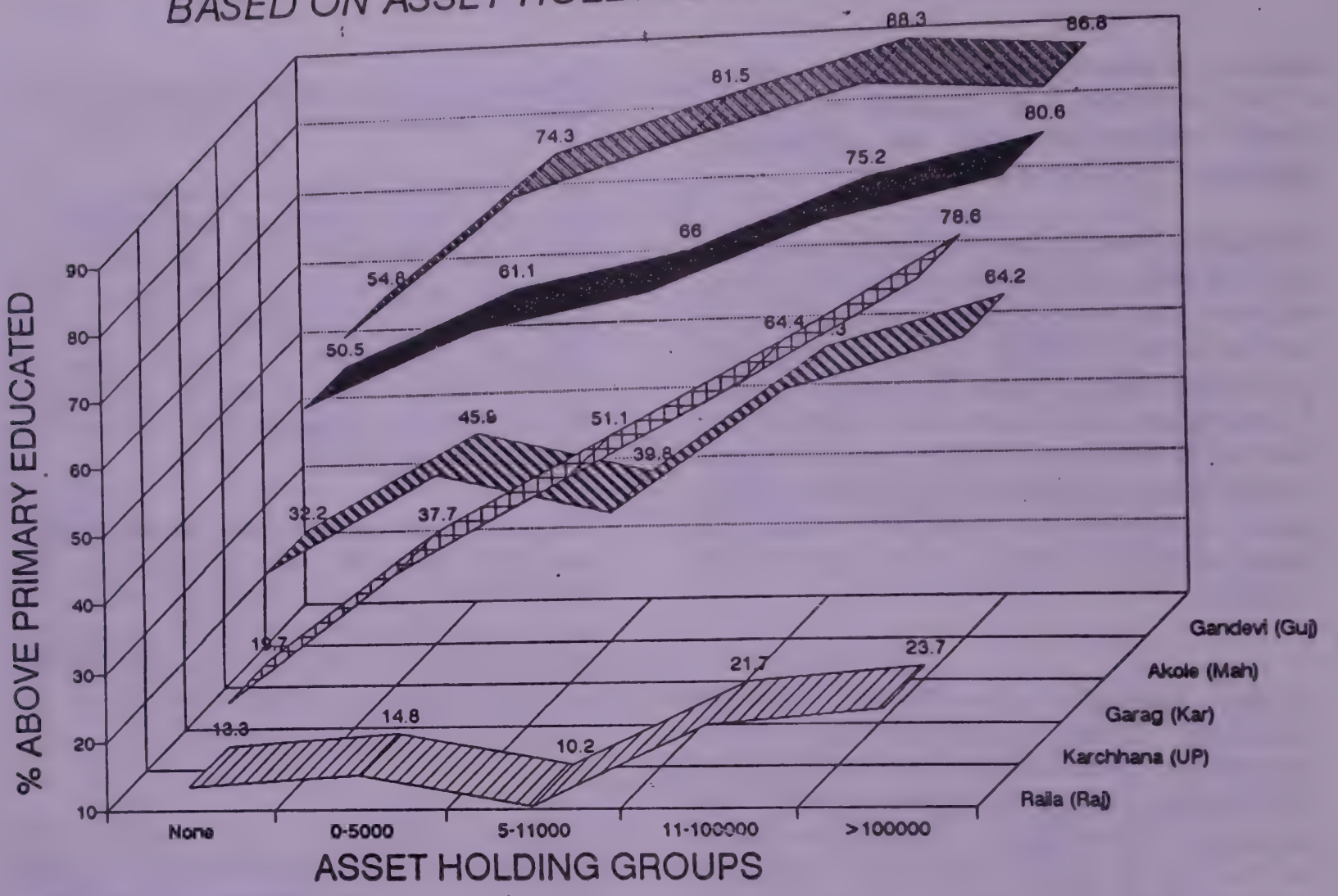


Figure 7 EDUCATION IN 9 TO 15 YEAR CHILDREN
BY EDUCATION IN WOMAN IN THE HOUSEHOLD

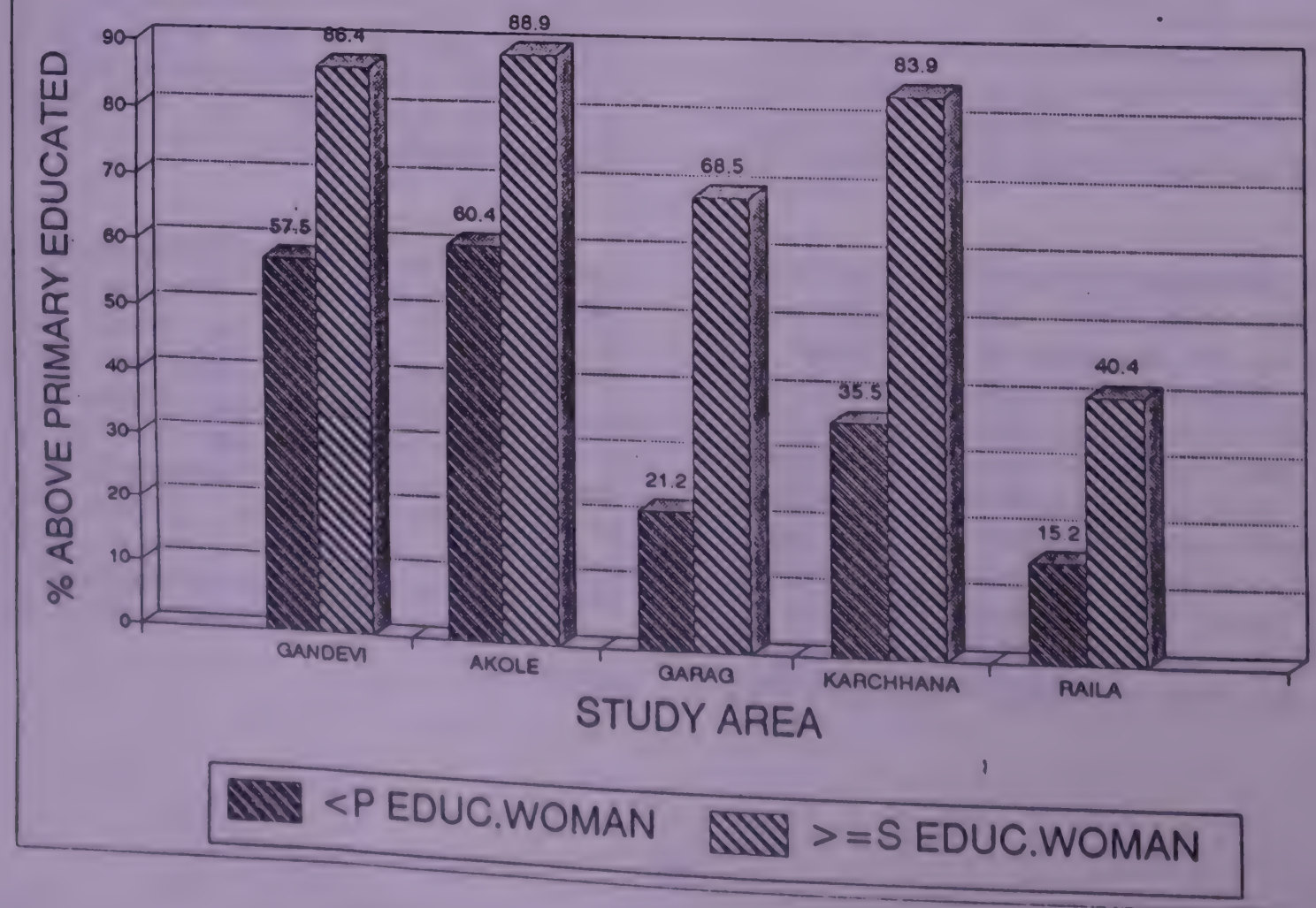


TABLE F : Differences in education in 9-15 Yrs. children by Caste & Asset Holding Holding groups in the five study areas. (1994)

% above P educated (Caste/Asset-holding Grp.)	STUDY AREA				
	Gandevi	Akole	Garag	Karchhana	Raila
	(Guj.)	(Mah.)	(Kar.)	(UP)	(Raj.)
Caste Group	87.5	77.1	50.8	68.6	41.9
- Highest	(Dom.)	(Dom.)	(Highcaste)	(Highcaste)	(Highcaste)
			Hindu)	Hindu)	Hindu)
- Lowest	58.7	33.7	29.2	38	3.5
	(ST)	(ST)			
	(ST)				
	(ST)	(ST)	(Others)	(SC)	(ST)
Asset Group					
- Highest	88.3	80.6	64.2	78.6	23.7
	(11-100thou)	(>100 thou)	(>100 thou)	(>100 thou)	(>100 thou)
- Lowest	54.8	50.5	32.2	19.7	13.3
	(No Asset)	(No Asset)	(No Asset)	(No Asset)	(5-11,000)
TOTAL.....	71.7	65.5	40.3	41.8	15.9

TABLE G : Significant Gender Differeences in educational levels in 9-15 Year old children by asset-holding groups in five study areas 1994.

Significant Gender Difference	STUDY AREA				
	Gandevi	Akole	Garag	Karchhana	Raila
	(Guj.)	(Mah.)	(Kar.)	(UP)	(Raj.)
Absent in	All	5-11,000	Above 11,000	Above 100	None
				thousand	
Present in	None	< 5 and	Below	Below	All
		above 11,000	11,000	100 thous.	

TABLE H : Family Background and Education in 9-15 Yr. Children (% of below primary level educated)

Background Factor		STUDY AREA			
	Gandevi	Akole	Garag	Karchhana	Raila
	(Guj.)	(Mah.)	(Kar.)	(UP)	(Raj.)
Educ.in Woman Member					
< Primary	42.5	39.6	65.6	64.5	84.8
> Secondary	13.6	11.1	31.9	16.1	59.6 #
Educ.in Male Member					
< Primary	45.3	46.1	71.3	78.5	88.5
> Secondary	14.0	19.0	41.6	33.1	55.7
% < Primary educated in Total 9-15 Yr.children	28.3	34.5	59.7	58.2	84.1

Note : # In Raila, the proportion is for >=P educ. women (Tot.52 children)
Since for >S educated women, there are only 10 children.

As can be seen from **Table I**, significant differences were noted between those with lower AE & SE state and those with better status. Households, which had acquired some assets during recent past (within last 5 years, indicating upward economic mobility) showed definitely better education in children. Details are given in the Tables 10.1 to 10.5 in the Tables section.

- **Correlates of education in 9 to 15 year old children**

Background factors like caste, asset-holding and education levels influenced education in the children in all the study areas, when examined independently. To study their combined effects, a regression equation was developed. Educational level of a 9-15 year old child was taken as the dependent variable. Variables showing significant influence through bivariate analysis were used as independent variables (excluding those showing high degree of collinearity). The equation was applied separately for boys and girls. **Table J** gives the comparative pictures between the five study areas, for both girls and boys.

Educational levels in adult household members, both female and male, contributed significantly to the child education. In Raila (Raj) very few adult women had above primary education, and it did not contribute to the boy's educational level.

Higher caste groups had independent positive influence, and lower caste group negative influence. In Karchhana (UP), belonging to dominant caste group showed significant negative influence on education of children, similar negative influence was seen in Muslim boys. Belonging to high caste (Hindu) had independent positive contribution for education in girls from Karchhana (UP). Negative influence of Dominant caste was observed in boys from Raila (Raj), but in girls it was a positive contributor.

Asset holding in the household, in general did not contribute to child education, except in girls from Garag (Kar) it was positively related; and in boys from Gandevi (Guj) it was weakly but negatively related.

In Akole (Mah), some other factors included in the equation were food shortage and migration which had negative influence; and acquisition of assets by the household in the past five years, which had positive influence. Family size or total number of members in a household had no influence in Akole (Mah) but negative influence in girls from Raila (Raj).

- **Differences in pattern of influence in girls and boys**

In Gandevi (Guj), Akole (Mah) and Karchhana (UP) similar patterns of influence due to household factors were discernible for both boys and girls; where as in Garag (Kar) and Raila (Raj) the factors influencing eduction were quite different for girls and boys.

In Garag (Kar.), girls and boys had different contributors to education. In both, education in female household member mattered, but in boys belonging to higher caste had positive contribution, whereas in girls value of total asset-holding in the household mattered (and caste did not).

In Raila (Raj.) too the patterns for girls and boys were different. In girls apart from positive influence of dominant or high caste group and higher education in adult male, a definite positive effect of adult female education was noted. A negative influence of family size in girls was notable. Where as in boys family size or female education did not contribute but

Table I : Education in 9-15 Yr. Grils & Boys by family background of the family (% below Primary level educated)

Factor	STUDY AREA				
	Gandevi	Akole	Garag	Karchhana	Raila
	(Guj.)	(Mah.)	(Kar.)	(UP)	(Raj.)
Food Shortage	45.9	44.5	83.2	89.5	96 8
Migration	30.4	53.5	86.9	80.7	93
Loan	33.3	43.5	83	93	97.1
Habit	41.3		69.3	74	96.2
Domestic Assets					
- Aquired	20.3	27.1	47.9	57.0	96.3
- Not Aquired	47	47	73.7	88.8	94.7
AE Status					
- High	18.4	24.1	59.5	62.0	93.9
- Low	4	54.7	71	74.9	97.8
SE Status					
- High	7.0	15.9	44.3	41.6	84.7
- Low	53.4	67.7	86.5	94.1	99.6
% in Total	29.1	39.4	68.2	69.1	95.6

TABLE J : Factors Influencing Education of 9-15 Year Children

FACTOR	STUDY AREA				
	GANDEVI	AKOLE	GARAG	ARCHHAN	RAILA
	(GUJ)	(MAH)	(KAR)	(UP)	(RAJ)
Girls					
Adult woman's educ.	**	**	**	**	**
Adult man's educ.	**	**	Not used	Not used	**
Caste group	**	**	N.S.	#	$
Asset group	N.S.	N.S.	*	N.S.	N.S.
Aquired assets	Not used	**	Not used	N.S.	Not used
Food shortage	Not used	*	Not used	Not used	Not used
Migration	Not used	*	Not used	Not used	Not used
Family size	Not used	N.S.	Not used	Not used	- **
Boys					
Adult woman's educ.	**	**	**	**	N.S.
Adult man's educ.	**	**	Not used	Not used	**
Caste group	**	**	*	#	$
Asset group	(-)*	N.S.	N.S.	N.S.	N.S.
Aquired assets	Not used	**	Not used	N.S.	Not used
Food shortage	Not used	(-)*	Not used	Not used	Not used
Migration	Not used	(-)**	Not used	Not used	Not used
Family size	Not used	N.S.	Not used	Not used	N.S.

NOTE : # In Karchhana (U.P.) dummy variables for each caste group were used. Belonging to higher caste group was positively correlated (5% level sig.) and belonging to dominant on SC/ST was negatively correlated (5% level sig. respectively) Being Muslim was negatively correlated (1% level sig.) in boys only.

$ In Raila (Rajasthan) belonging to high caste had positive influence whereas Dominant caste has negative influence on boy's education. Also belonging to SC/ST has negative influence in boys only. In girls belonging to Dominant caste had positive influence.

belonging to Scheduled Caste or Scheduled Tribe had negative influence, and belonging to Dominant caste also had weak negative correlation.

- **Gender differences in education : Patterns and Trend**

An encouraging trend of reducing gender differences in younger age groups, in socio-economically better off groups, was observed in most areas. **Table K** gives the summary of findings related to gender differences in the level of education, from the five study areas.

- **Influence of girl's education on her age-at-marriage**

ANOVA was done for mean age-at-marriage for ever married women, in different caste groups, assets groups and with varied educational levels. The differences were significant for each factor, in all areas. However, differences based on caste group or asset groups were small (about 6 months maximum); where as the educational level of the girl had the maximum influence.

As seen from the **Table L**, the mean age-at-marriage varied greatly between different areas [19.23 years in Gandevi (Guj) to 10.8 years in Raila (Raj)]. But the difference between the 'less-than-primary' educated and those having completed secondary education or graduation, were large [1.7 years in Gandevi (Guj) to 6.1 years in Garag (Kar)]. The difference was more pronounced in areas where overall education in women was lower, like in Raila (Raj) it was over five years.

Influence of girls educational level on age-at-marriage, controlling for other background factors was examined through regression analysis. Age-at-marriage almost always was positively influenced by girls' education.**(Table M)**.

- **Profiles of the deviants**

In order to understand more completely, the interactions between various background factors influencing the education in girls; profiles of girls deviating from group norms or patterns were developed. Several household background factors were studied for these groups.

In Gandevi (Guj) no gender differences had been noted in educational levels of children between nine to fifteen years. Almost 65% to 75% girls from Higher and Dominant caste had completed primary education and in 10 to 20 year age group four out of five were above primary educated. Here, less than primary educated girls, especially from the High and Dominant castes were chosen as the deviant group.

Similarly above primary educated tribal women from Akole (Mah), above primary educated women from Garag (Kar) and Raila (Raj), and educated Scheduled Caste (SC) women from Karchhana (U.P.) were selected as deviant groups. **Table N** gives the detailed profiles.

The less educated group of girls from Gandevi (Guj) demonstrated poorer socio-economic and educational backgrounds in the households. Where as comparatively better educated groups from the other areas had better economic and educational backgrounds in the households.

TABLE K : Gender Differences In Levels of Above Primary Education in Five Study Areas

Levels of Above Primary Education	STUDY AREA				
	GANDEVI (GUJ)	AKOLE (MAH)	GARAG (KAR)	KARCHHANA (UP)	RAILA (RAJ)
Gender differences					
Age-groups					
10 - 20 YR	N.S.	Sig.	Sig.	Sig.	Sig.
20 - 30 YR	Sig.	Sig.	Sig.	Sig.	Sig.
Caste Grp.	N.S.	Sig.	Sig.	Sig.	Sig.
	in High Caste				
	& Other Hindu				
Asset Grp.	N.S.	Sig.	Sig.	Sig.	Sig.
	in > Rs.5,000				
EDUCATION IN 9-15 YR					
% > P educated	71.7%	65.5	40.3	41.8	15.9
Gender differences					
Caste Grp.	N.S.	N.S.	N.S.	N.S.	N.S.
	in All	in Other	in High	in Muslim	in High
Asset Grp.	N.S.	N.S.	N.S.	N.S.	Sig.
	in All	in Rs.5-11,000	> Rs.11,000	> Rs.100,000	in All
Gender differences	N.S.	N.S.	Sig.	N.S	Sig.
				in > S educ.	

NOTE : # In Raila the proportion is for >=P educ. Women (Tot.52 children)
If education of Adult man from Raila is considered, the proportions are < P educ. 88.5 & > S educ. 55.7.

TABLE L : Mean Age at Marriage by educational level in the ever married women, in the five study areas

Education Level	STUDY AREA				
	Gandevi (Guj.)	Akole (Mah.)	Garag (Kar.)	Karchhana (UP)	Raila (Raj.)
< Primary	19.0	15.4	13.7	15.1	10.7
Primary	19.3	16.4	15.5	16.7	16.2
Secondary	20.2	17.4	18.0	17.8	16.5
G/T	20.8	18.8	19.9	20.0	16.0
Total Mean	19.2	15.6	14.0	15.4	10 8
S.D.	2.1	2.47	3.8	2.38	4 66
N	3958	4834	5270	3865	4568

NOTE : G/T = Completed Graduation or Technical education.

Table M : Factors influencing Age-at-Marriage of a girl

FACTOR	GANDEVI (Guj)	AKOLE (Mah)	GARAG (Kar)	KARCHANA (U.P.)	RAILA (Raj)
Age of the girl	*	*	-*	nil	-*
Educational level	*	*	*	nil	*
Total Assets	#	nil	nil	nil	nil
Education in adult woman in the household	-*	nil	N.U.	N.U.	*
Education in any woman in the household	N.U.	N.U.	*	nil	N.U.
Education in adult man in the household	nil	nil	N.U.	N.U.	*
Caste group	*	*	*	N.U.	N.U.
Dominant caste	N.U.	N.U.	N.U.	nil	*
High caste	N.U.	N.U.	N.U.	nil	*
Scheduled Caste or Tribe	N.U.	N.U.	N.U.	nil	-*
Muslim religion	N.U.	N.U.	N.U.	nil	N.U.

NOTE : N.U. = Variable not used in the regression. * = Significant at 1% level
nil = not significant - = Negative correlation.

TABLE N : PROFILES OF THE DEVIANTS

Study Area	GANDEVI (GUJ)	GANDEVI (GUJ)	AKOLE (MAH)	GARAG (KAR)	KARCHHANA(UP)	RAILA (RAJ)
Educational level	High	High	High-Medium	Low-Medium		
Deviant Group	<P educated girls 10-20 yr	<P educated girls 10-20 yr High/Dominant	>P educated females Tribal	>P educated females	>=S educated S.C. females	>P educated females #
(N)	344	49	125	266	206	20
Age Group	NA	NA	62% (10-20)	50% (10-20)	75% (10-30)	85% (15-35)
% Unmarried	80.5	87.8	60.0	49.3	96.1	30.0
For married						
Age-at-Marriage						
Mode (Years)	19	16,18	18	16,17	16	18
% without assets	55.2	26.5	24.0	20.7	9.2	15.0
% >Rs.100,000	1.2	8.2	29.6	10.5	10.2	75.0
% Lower Caste/Tribe	85.8	NA	NA	5.6	NA	0
% Higher castes	2.6	NA	NA	22.2	NA	45.0
Woman <P educ.	87.5	61.2	40.0	0	68.9	25.0
Woman >=S educ.	3.8	14.3	9.6	94.7	10.7	70.0
Male <P educ.	73.0	49.0	35.2	Not available	Not available	5.0
Male >=S educ.	5.3	14.3	31.2	Not available	Not available	80.0

Note : In Raila (Raj), majority >P educated did not report, consumption loans, migration or food shortage.

FACTORS AFFECTING GIRL'S EDUCATION

Analysis of the Qualitative Data

It is empirically known that poverty and related factors like low level of income, necessitating engagement of children in labour for contributing to family income, are some of the factors affecting education of the children.

These were also found as the determinants of girl's education in the two study areas where in-depth interviews and group discussions were done. These areas were chosen for in-depth investigation because of the differences observed in the women's educational levels and gender differences. The findings of Garag (Karnataka) and Gandevi (Gujarat) have been compared and are discussed below in detail.

- **Familial educational background**

In Garag (Kar), it was found that those women who had completed education up to secondary level always had good educational background in the family. At least one of the parents had completed schooling up to primary or middle level education.

In Gandevi (Guj), it was found that those women who had completed education up to secondary level, had received continuous encouragement from the father or grand-father or other members in the family, to continue their education.

- **Parent's occupation or exposure to new ideas**

The parents of educated women in Gandevi (Guj) had either worked for a longer duration or were working in the cities and larger towns. This was often a paid job. But, irrespective of the parents' educational status, their exposure to cities and towns influenced their perceptions towards girl's education. They expected their daughters to continue with their education and acquire good jobs - mostly as a school teacher or I.C.D.S. (Aanganwadi) worker.

The parents engaged in occupations like farming, sheep rearing, 'Rajai' making (cotton blankets), selling utensils and labour work did not see the utility of educating girls in any way, for furthering their income through the traditional occupation. Hence, there was no value placed or encouragement for girl's education.

- **Parent's attitudes and perceptions regarding role of a woman**

In Garag (Kar), it was observed that most of the parents thought that the girls, after all have to manage only the household affairs, for which education up to seventh standard is sufficient. By that stage the girl becomes capable of managing accounts and communicating effectively through correspondence and talking.

In Gandevi (Guj), unemployment (lack of job opportunities) in educated youngsters is rampant. "What will a girl do after getting higher education ? She wont get a job !", was a frequently expressed thought.

The parents especially from the lower classes preferred that their daughters get involved in their traditional occupations and learn those skills, which would help her in contributing to the family income.

- **Workload of the girl**

Girls from these rural families were engaged in activities like making cow-dung cakes to be used as cooking fuel, collecting fire wood,

simple farming activities like de-weeding and plucking vegetables, looking after the younger siblings in the house. They made substantial contribution to the household work and freed their mothers for engagement in gainful employment.

This, however, affected the girl's own education significantly. Girls did not get enough rest or time for homework, and thus could not compete with boys in the class. A girl had to miss classes if the mother was sick. She was unable to concentrate in the class due to exhaustion. Over the years of this type of drudgery, the girls gradually lost interest in formal education as they could not perceive its relevance to their life.

- **Parity of the girl's mother**

Parity of the girl's mother had a direct contribution to the workload on the elder daughter, who was expected to relieve the mother from household chores. In Garag (Kar) it was observed that the education especially of the eldest girl child got invariably hampered, who was assigned the household responsibilities to help out mother, during her confinements and child rearing.

- **Educational aspirations of the girl**

This factor was found to be one of the most important factors in determining whether the girl continues her higher studies. For if the girl perceived no or little value in education for building her career, or lost interest in the studies; she stopped attending the school despite encouragement from the parents.

On the other hand if the girl was highly motivated and interested in education; or had proved her ability by getting good grades in the school examinations, her parents usually allowed her to continue education at least up to tenth standard.
Parents of such girls aspired for their daughters to acquire a job of Aanganwadi (I.C.D.S.) teacher or school teacher which would contribute to their income as well as elevate the social status of the family.

Thus the findings of the in-depth qualitative investigation substantiated our assumptions in the analytical framework. Presence of economic constraints in the household, negative attitude towards girl's education and heavy burden of household chores, combined with lack of interest in the girl herself led to a stop in further education for the girl. On the other hand educated parents who had greater exposure to the world, valued education in their daughter and encouraged her for acquiring higher education.

DISCUSSION AND CONCLUSIONS

Educational levels in the population, especially in the women are taken as one of the parameters for determining the level of development in a country **(38)**. Development in any area is neither possible nor complete without raising educational levels. **(17, 35, 44)**. According to the 1991 census, overall literacy level in India is 52.2%, in males it is 63.86% and in females 39.42% **(30)**. In rural areas the literacy is quoted **(38)** to be 44.5% (57.8% in males, 30.4% in females).

In our study educational levels varied greatly between the study areas, with Gandevi (Guj) showing the best and Raila (Raj) the worst scenario. This is line with the overall literacy levels in these states as reported in the Statistical Abstract, India 1992 **(33)**, which shows the literacy rates to be : Gujarat - 43.7%, Maharashtra - 47.2%, Karnataka - 38.5%, Uttar Pradesh - 27.2% and Rajasthan - 24.4%.

Very poor educational levels in Raila (Raj), especially among women (only twenty educated up to and above secondary level) brings forth **the dire situation present in the remote, backward areas.** Rajasthan, in 1992, had 361 colleges and research institutions; compared to Maharashtra's 1676. Maharashtra also had over thousand Schools for vocational or professional education, where as Rajasthan had barely eight. Gujarat in 1992, had 620 Schools for vocational or professional education. **(33).**

The inadequate infrastructure for education is not an isolated phenomenon. The roads, communication, health infrastructure are as poor in these backward areas. **Significant increase in the infrastructure and facilities is a necessary pre-condition for improving education in the backward areas.**

Very poor educational levels in Scheduled Caste (SC) and Scheduled Tribe (ST) populations were observed from all the study areas. These are usually the poorest groups, who can not afford to send a child to school and forsake its contribution to family income. This factor becomes extremely important for female education. **(6, 28, 40)**.

In our study, although 'belonging to SC or ST groups' was negatively related to educational level in all areas; 'belonging to Higher or Dominant Hindu caste group' influenced education variously. Higher caste meant better education in children as a whole. Where as for boys, belonging to Dominant caste had negative influence in some areas.

In our qualitative investigation, we have documented that education is considered as means for getting a job, and not as a tool towards personality development. (Comparable to analysis by Bowman, 1980 - **(6)**.) Formal education has no perceived relevance in people's daily lives. It is not surprising that with high prevalence of unemployment, education is not a priority for SC or ST household, which can little afford it in any case. On the other hand, Dominant caste groups have little need for paid employment, since they are fully employed in their agriculture. **Thus, more relevant skills training should be included in the school curricula.**

Along with economic factors, cultural factors moulding people's perceptions and attitudes towards worth of educating children, optimum education for girls, appropriate facility necessary for girls' education, are important determinants of education. **(36, 39)**. Gender differences in educational levels have been documented by several studies **(9, 12, 14, 17, 19, 22, 24, 28, 29, 37, 39, 40)**, and multiple reasons for the differences are put forth. **(6, 9, 12)**. The most significant reason given is the perceptions and attitudes of the parents **(13, 18, 20, 23, 28, 31, 39)**, especially the mother.

Education in the family had important influence on education of the children, especially that of the girls from Raila (Raj). Educated aware parents did not discriminate between girl and boy. This was in part due to exposure to outside world and new ideas, which happened in case of educated parents serving in a job outside the village. This finding too, finds corroboration in several studies. **(26, 28, 34, 36, 39, 41, 44) Creating awareness among the parents about the necessity of education, through specific messages** regarding positive influences of education in girls, is very essential for improving school attendance.

The cultural factors and perceptions influencing education should be addressed through creative programmes for raising awareness for increasing literacy.

Participatory planning for improving education in children, particularly in girls will ensure relevance of the interventions. An example of such an exercise is included as **Annex I.** Almost identical suggestions were made by UNESCO in 1979 in its report on educational opportunities for girls. **(36).** However, even after almost two decades, none of the suggested facilities have materialised.

Although significantly higher proportions of children from families lacking assets, had less-than-primary education, this factor did not contribute significantly to child education when effects of other factors were controlled for. Only in Garag (Kar) higher asset holding was positively related to girl's education. Other studies (6) have also shown that '...the socio-economic status of parents has more influence on the schooling of girls than of boys..'.

Poverty as reflected in having to borrow, migrate or face food shortage had negative influence in Akole (Mah). **Thus, though wealth is not the limiting factor for child education, having assured subsistence is. Ensuring livelihood for the poorest** is thus essential for increasing literacy. Other studies have shown that educated, urban, and better off parents do not expect monitory benefits from their children. **(28).**

Several factors like lack of education and communication infrastructure, over all under-development in the area, lack of employment opportunities and culturally determined secondary status of the women and poverty, all converge to result in poor educational scenarios. And **unless comprehensive programme integrating several developmental activities are implemented effectively, very little improvement can be expected in the education of the girls** and only few of the achievements in the sphere of education can be effectively translated in improved status of women. **(6, 25, 36).**

Acquiring formal education and schooling was observed to be a comparatively recent trend, especially in girls, in all the study areas. The change had started earlier in Gandevi (Guj), followed by Akole (Mah) and had not yet begun in Raila (Raj). This is parallel to the economic development, and communication facility and exposure to the outside world in these areas. Education of girls seemed to lag behind that of boys by at least a decade, but cached up as higher levels of education were achieved in an area, with the difference disappearing in Gandevi (Guj). Similar trend have been noted by others **(19)**.

Gender differences were present when over all levels of education in the population were lower. The differences tended to disappear or at least get smaller with younger age groups (children between 9 to 15 years), in case of higher caste (Hindu) and in higher asset-holding groups (above Rs.5 to 11 thousand). An encouraging **trend of reducing gender differences** was noted in almost all areas in children between 9 to 15 years. The differences also reduced when adults in the households were themselves educated.

Widening gender gaps have been documented by some **(16)**, however, several studies else where have documented a trend of reducing differences, similar to our study. **(4, 6, 19, 40)**. **This trend can be fostered by encouraging economic development along with improvements in educational infrastructure and facility.**

In areas with lower levels of education, **pattern of factors influencing education in girls differed from that in boys** e.g. in Raila (Raj), family size had negative effect and education in the woman had strong positive influence; where as in Garag (Kar) higher asset-holding had positive influence on a girl's education while the caste did not matter. Contradictory evidence was found by other studies. **(8, 15)**.

This difference in the patterns strengthens our observations, that **a girl's education becomes possible only when her workload is reduced (smaller family size) and when her family can dispense with her contribution in the family income (wealthier family with larger asset holding).** In face of adverse situation, only the educated and aware mother can still strive to educate her daughter. Our qualitative data also supports this finding.

The girl's own education and her family members' education, both influence her age-at-marriage in four out of five study areas.

Only in Karchhana (U.P.) this factor did not seem to make any difference. Higher age-at-marriage might be the single most important intermediate variable in the process of woman's education translating in to reduced total fertility and improved child health and nutrition. This effect is irrespective of the caste or asset holding in her family. **(19, 40)**.

In our analysis of the nutritional status of children under five years, from the same areas; we have already demonstrated positive association of 'education in the family' - either in a man or a woman - with better child nutrition. In each of the areas education in the adult male and female member in a household were highly correlated signifying combined influence of these two. **(Unpublished report, BAIF, Pune, India)**.

In order to foster the positive influence of a woman's education, more congenial environment should be created. **For girls from the poor families, belonging to lower castes and tribes; poverty and her work-load are two limiting factors on her education (18, 27). If these constraints are removed, education in the girls from these households can result in overall health development in an area.**

POLICY RECOMMENDATIONS

Variation in the level of education in the population, especially among children, shows that availability of infrastructure and facility for education is the necessary precondition for improving education.

Development of infrastructure and facility in the remote backward areas should be the development priority.

Socio-economic and educational backgrounds in the household are important determinants of child education. Role of caste and culture in continued higher education, especially for girls, should be considered while designing strategy for promoting education.

Relevant infrastructure like separate schools for girls for secondary education, transport and independent hostel facility may be developed for more tradition bound communities.

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Absent or lower differentials between girls' and boys' education were observed in progressed areas and socio-economically better off groups.

The observed trend of reducing gender differences can be fostered by encouraging economic development along with improvements in educational infrastructure and facility.

Special emphasis or incentives should be planned for increasing enrolment and retention of Scheduled Caste and Scheduled Tribe children in the schools.

SC and ST children contribute significantly to household chores and income, especially through agricultural labour. Moulding school calenders to suit their needs like having school holidays during busy planting seasons will improve their school attendance. An option of providing incentives for these children to attend school may also be examined.

Poverty alleviation programmes, especially for SC/ST families, should be implemented simultaneously with programmes to promote education.

Educational background in family or occupations leading to exposure to outside world and newer ideas, results in increased awareness and readiness to change.

Specific messages regarding child education, beneficial effects of woman's education on health should be incorporated in the promotional strategy. Awareness generation among rural population about need for education should be taken up as a focused activity.

Education is perceived to be of use in getting service only, and not as a contributor to human development and personality development. It is not thought to be relevant while pursuing traditional occupations and agriculture.

Educational curricula should be modified to make them more relevant through more of practical, skills oriented education, relevant to traditional occupations, business and agriculture management.

Girls from the poorer households are not getting even primary education in most areas. Our qualitative data suggest the reasons for this to be related to the work-load on the girls.

Strategy to reduce the domestic workload of girl child in rural areas e.g. creche or day care facility attached to primary or secondary school, should be developed.

Other interventions like change in the school timings or facility of distant education or non-formal and modular education for girls, may be tried.

EDUCATION, WOMEN AND HEALTH DEVELOPMENT

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ANNEX I

PARTICIPATORY PLANNING

FOR IMPROVING EDUCATION IN CHILDREN

DHARWAD (KARNATAKA), AUGUST 1995.

A meeting, bringing together all the stake holders, was organized at Dharwad (Karnataka) in August 1995; to present the results of the study and brainstorm for identifying relevant interventions to improve the situation. The meeting was attended by fifty two persons, representing the politicians, the District level policy makers, officers responsible for planning and implementing various development programmes, Non Government Organizations (NGO) as well as people's representative from the study area.

Results of the study related to existing health situation, child nutrition, socio-economic stratification and education were presented to the group. The participants discussed the results and possible interventions to improve the situations, in smaller groups. One of the group discussed women's education. The outcome of the discussion were as follows :

Problems hampering education of girls -

1. *Economic* -

   Poverty and Seasonal workload of agriculture, necessitating the girl to contribute to household work and income.

2. *Infrastructure related* -

   Higher educational facility is distant to the villages, not easily accessible.

3. *Institutional* -

   Teachers not willing to stay in the villages, and conducting the classes irregularly, teach[illegible] having capacity to teach.

4. *Socio-Cultural* -

   People's perceptions like irrelevance of education to girls, gender roles, early marria[illegible] dislike for co-education for girls and boys.

Possible solutions for improving girl's education -

Sphere of action \ Solution	Responsible Agency
Reducing need for child labour	
Income generation activities for the poor, Area specific small scale industries for landless & migrants.	GO or NGO in collaboration with Block Dev. Officer
Crop insurance scheme for small farmers minimizing risk of crop failure which leads to need for child labour.	Dept. Agriculture, ZP with Insurance companies.
Increase in the minimum wage for agricultural labourer reducing the need for contribution from the child.	Dept. Law, Dept. Agriculture and Community.
Change in the school timings to accommodate part time work by the child	Dept. Education
Development of infrastructure	
Public transport to suit school timings and improvements in the facility.	transport corporation with the villagers
Provision for residential schools for every 30,000 population.	Dept. Education with NGOs.
Separate schools or classes for girls.	Dept. Education with villagers
Removing institutional shortcomings	
Provision of good residential quarters for the school teachers.	Community with Dept. Education
Teacher should be present in the village	Dept. Education
Other interventions	
Non-formal/ distant education for girls	Dept. Education
Creche facility near schools, Aanganwadi located near school	I.C.D.S., Dept. of family welfare
Involving religious leaders in motivating parents to send their daughters to schools and continue their education.	Social workers and NGOs.

TABLES SECTION

TABLE 1.1 :

EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS, GANDEVI (GUJARAT)
(STUDY 1994)

	EDUCATIONAL LEVEL				
AGE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
>9 to <=15 Yr.	29.1	64.3	6.6		935
>15 to <=35	42.3	27.7	22.5	7.5	2731
Above 35 Years	75.6	15.9	6.6	1.9	2323
Total	53.2	28.9	13.8	4.1	5971
Males					
>9 to <=15 Yr.	27.5	67.4	4.8	0.3	985
>15 to <=35	33.1	33.3	23.5	10	2939
Above 35 Years	56.4	26	12.1	5.5	2192
Total	40.6	36.2	16.4	6.9	6116
Total >9					
>9 to <=15 Yr.	28.3	65.9	5.7	0.2	1920
>15 to <=35	37.5	30.6	23.1	8.8	5652
Above 35 Years	66.3	20.8	9.3	3.7	4515
Total	46.8	32.5	15.1	5.5	12087

TABLE 1.2 :
EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS, AKOLE (MAHARASHTRA)
(STUDY 1994.)

	EDUCATIONAL LEVEL				
AGE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
>9 to <=15 Yr.	39.4	59.4	1.1	0.1	1227
>15 to <=35	61.1	31.8	6.2	0.9	3020
Above 35 Years	92.9	6.7	0.4	0	2405
Total	68.6	27.8	3.2	0.4	6652
Males					
>9 to <=15 Yr.	30.4	69.1	0.6		1420
>15 to <=35	30.8	41.5	18.3	9.4	3189
Above 35 Years	68.9	24.1	5.1	1.8	2437
Total	43.9	41.1	10.1	4.9	7046
All					
>9 to <=15 Yr.	34.5	64.6	0.8	0	2647
>15 to <=35	45.5	36.8	12.4	5.3	6209
Above 35 Years	80.9	15.5	2.8	0.9	4842
Total	55.9	34.6	6.8	2.7	13698

TABLE 1.3 :
EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS, GARAG (KARNATAK)
(STUDY 1994.)

	EDUCATIONAL LEVEL				
AGE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
>9 to <=15 Yr.	68.2	30.5	1.3		1571
>15 to <=35	78.8	15.0	5.8	0.4	3725
Above 35 Years	93.3	6.1	0.3	0.2	2364
Total	81.1	15.4	3.2	0.3	7660
Males					
>9 to <=15 Yr.	51.2	46.4	2.4		1559
>15 to <=35	52.6	22.0	22.1	3.4	3842
Above 35 Years	70.0	23.4	5.6	1.1	2701
Total	58.1	27.2	12.8	2.0	8102
All >9 Yr					
>9 to <=15 Yr.	59.7	38.4	1.8	0	3130
>15 to <=35	65.5	18.5	14.1	1.9	7567
Above 35 Years	80.9	15.3	3.1	0.7	5065
Total	69.3	21.5	8.1	1.1	15762

TABLE 1.4 :
EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS, KARCHHANA (U.P.)
(STUDY 1994.)

	EDUCATIONAL LEVEL				
AGE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
>9 to <=15 Yr.	69.1	29.6	1.3		1074
>15 to <=35	81.0	14.2	3.7	1.1	2634
Above 35 Years	95.3	4.2	0.5	0.1	1817
Total	83.4	13.9	2.2	0.5	5525
Males					
>9 to <=15 Yr.	50.4	47.6	2.0		1505
>15 to <=35	37.1	32.7	20.3	9.9	3026
Above 35 Years	66.6	17.0	9.7	6.8	2027
Total	49.3	31.3	12.8	6.7	6558
All >9					
>9 to <=15 Yr.	58.2	40.1	1.7		2579
>15 to <=35	57.5	24.1	12.6	5.8	5660
Above 35 Years	80.1	11.0	5.3	3.6	3844
Total	64.9	23.3	8.0	3.9	12083

TABLE 1.5 :
EDUCATIONAL LEVELS IN DIFFERENT AGE GROUPS, RAILA (RAJASTHAN)
(STUDY 1994.)

	EDUCATIONAL LEVEL				
AGE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
>9 to <=15 Yr.	95.6	4.3	0.1	0.0	937
>15 to <=35	97.0	2.4	0.6	0.0	2753
Above 35 Years	99.5	0.4	0.1	0.0	2086
Males	97.7	2.0	0.3		5776
>9 to <=15 Yr.	73.6	25.8	0.6	0	1034
>15 to <=35	70.5	23.1	5.5	0.9	2880
Above 35 Years	92.4	5.4	1.8	0.4	2031
All >9	78.5	17.5	3.4	0.6	5945
>9 to <=15 Yr.	84.1	15.3	0.4	0.0	1971
>15 to <=35	83.5	12.9	3.1	0.5	5633
Above 35 Years	96.0	2.9	0.9	0.2	4117
Total	88	9.8	1.9	0.3	11721

TABLE 2.1 :

DECADAL CHANGES IN EDUCATION, AND GENDER BIAS IN GANDEVI (GUJARAT) (STUDY 1994)

AGE	Fem. <P%	Male <P%	Signific. Gen.diff.
>10 to 20 Yrs.	22.4	22.1	NS
>20 to 30 Yrs.	48.2	34.7	**
>30 to 40 Yrs.	59.5	47.4	**
>40 to 50 Yrs.	74.1	53.8	**
>50 to 60 Yrs.	81.5	57.3	**
Above 60 Years.	88.5	68.7	**
Total	60.5	50.5	
Total populatn.	7164	7451	

TABLE 2.2 :

DECADAL CHANGES IN EDUCATION, AND GENDER BIAS IN AKOLE (MAHARASHTRA) (STUDY 1994.)

AGE	Fem. <P%	Male <P%	Signific. Gen.diff.
>10 to 20 Yrs.	33.2	19.3	**
>20 to 30 Yrs.	67.5	32.4	**
>30 to 40 Yrs.	83.0	54.1	**
>40 to 50 Yrs.	92.7	62.9	**
>50 to 60 Yrs.	97.4	76.7	**
Above 60 Years.	97.6	82.8	**
Total	75.4	56.8	
Total populatn.	8731	9235	
Total	55.9	6.8	13698

Note : Caste group wise differences are statistically highly significant in males, females & all together.

TABLE 2.3 :
DECADAL CHANGES IN EDUCATION, AND GENDER BIAS IN GARAG
(KARNATAKA) (STUDY 1994.)

AGE	Fem. <P%	Male <P%	Signific. Gen.diff.
>10 to 20 Yrs.	67.0	45.7	**
>20 to 30 Yrs.	82.3	53.6	**
>30 to 40 Yrs.	88.3	64.4	**
>40 to 50 Yrs.	91.4	69.4	**
>50 to 60 Yrs.	95.9	69.4	**
Above 60 Years.	97.0	75.7	**
Total	85.5	68.0	
Total populatn.	10161	10774	

TABLE 2.4 :
DECADAL CHANGES IN EDUCATION, AND GENDER BIAS IN KARCHHANA
(U.P.) (STUDY 1994.)

AGE	Fem. <P%	Male <P%	Signific. Gen.diff.
>10 to 20 Yrs.	68.2	36.6	**
>20 to 30 Yrs.	82.5	36.7	**
>30 to 40 Yrs.	88.5	50.0	**
>40 to 50 Yrs.	94.5	63.7	**
>50 to 60 Yrs.	98.8	74.8	**
Above 60 Years.	99.3	81.6	**
Total	88.2	63.8	
Total populatn.	7990	9309	

TABLE 2.5 :
DECADAL CHANGES IN EDUCATION, AND GENDER BIAS IN RAILA
(RAJASTHAN) (STUDY 1994.)

AGE	Fem. <P%	Male <P%	Signific. Gen.diff.
>10 to 20 Yrs.	95.1	63.2	**
>20 to 30 Yrs.	97.3	72.3	**
>30 to 40 Yrs.	98.3	85.0	**
>40 to 50 Yrs.	99.7	89.7	**
>50 to 60 Yrs.	99.8	98.2	NS
Above 60 Years.	99.7	95.7	**
Total	98.3	83.9	
Total populatn.	7872	7968	

TABLE 3 : DIFFERENCES IN THE EDUCATIONAL LEVELS OF GIRLS AND BOYS IN THE FIVE STUDY AREAS, 1994

% Above Primary educated (9-15 Yrs.)	STUDY AREA				
	GANDEVI (Guj.)	AKOLE (Mah.)	GARAG (Kar.)	KARCHHANA (UP)	RAILA (Raj.)
Girls	70.9	60.6	31.8	30.9	4.4
Boys	72.5	69.6	48.8	49.6	26.4
Difference	1.6	9.0	17.0	18.7	22.0

TABLE 4.1 :
EDUCATIONAL LEVELS IN ABOVE 9 POPULATION IN GANDEVI (GUJARAT)
(STUDY 1994.)

	EDUCATIONAL LEVEL				
CASTE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
Highcaste Hindu	26.2	29.4	31.7	12.7	221
Dominant	35.3	34.9	22.6	7.2	2231
Other castes	47.1	35.7	13.7	3.6	813
Scheduled Tribe	72.0	21.8	5.2	1.1	2706
Total	53.2	28.9	13.8	4.1	5971
Males					
Highcaste Hindu	16.3	26.3	31.6	25.8	209
Dominant	22.5	40.8	25.7	10.9	2312
Other castes	33.6	41.9	18.3	6.3	810
Scheduled Tribe	59.4	31.3	7.0	2.2	2785
Total	40.6	36.2	16.4	6.9	6116
ALL >9YR.					
Highcaste Hindu	21.4	27.9	31.6	19.1	430
Dominant	28.8	37.9	24.2	9.1	4543
Other castes	40.4	38.8	16.0	4.9	1623
Scheduled Tribe	65.6	26.6	6.1	1.6	5491
Total	46.8	32.5	15.1	5.5	12087

Note : Differences in educational levels in Castegroups are highly significant in males, females & all above 9 population.

TABLE 4.2

EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY CASTE GROUPS IN AKOLE(MAH.) (STUDY 1994)

	EDUCATIONAL LEVEL				
CASTE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
Dominant	60.5	34.6	4.3	0.6	4019
Other castes	68.7	28.7	2.5	0.2	1200
Scheduled Tribe	91.4	8	0.5	0.1	1433
Total	68.6	27.8	3.2	0.4	6652
Males					
Dominant	34.7	46	12.5	6.8	4313
Other castes	42.2	44.5	9.9	3.4	1293
Scheduled Tribe	73.1	23.1	3.3	0.6	1440
Total	43.9	41.1	10.1	4.9	7046
ALL >9YR.					
Dominant	47.1	40.5	8.6	3.8	8332
Other castes	55	36.9	6.3	1.8	2493
Scheduled Tribe	82.2	15.6	1.9	0.3	2873
Total	55.9	34.6	6.8	2.7	13698

NOTE : Caste groupwise differences are statistically highly significant group.

TABLE 4.3 :

EDUCATIONAL LEVELS IN ABOVE 9 POPULATION IN GARAG (KARNATAK)(STUDY 1994)

	EDUCATIONAL LEVEL				
CASTE GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
Highcaste Hindu	74.6	19.3	5.3	0.8	963
Dominant	79.3	17.0	3.5	0.2	5212
Others	91.5	7.5	0.9	0.1	1485
Total	81.1	15.4	3.2	0.3	7660
Males					
Highcaste Hindu	50.8	27.0	18.8	3.4	1054
Dominant	55.6	29.3	13.2	2.0	5465
Others	71.7	19.9	7.5	0.9	1583
Total	58.1	27.2	12.8	2.0	8102
ALL >9YR.					
Highcaste Hindu	62.1	23.4	12.3	2.2	2017
Dominant	67.2	23.3	8.4	1.1	10678
Others	81.3	13.9	4.3	0.5	3067
Total	69.3	21.5	8.1	1.1	15762

Note : Caste group wise differences are statistically significant in all, girls and boys.

TABLE 4.4 :
EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY CASTE /RELIGION
KARCHHANA (UTTAR PRADESH), 1994.

	EDUCATIONAL LEVEL				
CASTE/RELIGION	<P %	P %	S %	G/T %	TOTAL(N)
Females					
High caste	58.2	36.6	3.9	1.3	918
Dominant	96.1	3.4	0.5		206
Other castes	69.9	21.7	7.6	0.8	249
OBC	84.2	12.2	3.0	0.6	1796
Scheduled C/T	94.8	4.7	0.4	0.2	1935
MUSLIMS	84.3	14.7	0.7	0.2	421
Total	83.4	13.9	2.2	0.5	5525
Males					
High caste	16.5	40.3	25.5	17.7	1059
Dominant	64.8	27.5	7.3	0.3	287
Other castes	36.0	43.5	14.1	6.4	283
OBC	44.5	33.4	14.4	7.7	2115
Scheduled C/T	66.8	24.6	6.2	2.3	2283
MUSLIMS	56.3	28.8	11.9	3.0	531
Total	49.3	31.3	12.8	6.7	6558
ALL >9YR.					
High caste	35.9	38.6	15.5	10.1	1977
Dominant	77.9	17.4	4.5	0.2	493
Other castes	51.9	33.3	11.1	3.8	532
OBC	62.7	23.7	9.2	4.4	3911
Scheduled C/T	79.7	15.5	3.6	1.3	4218
MUSLIMS	68.7	22.6	6.9	1.8	952
Total	64.9	23.3	8.0	3.9	12083

Note : Caste group wise differences are statistically highly significant in males, females & all together.

TABLE 4.5 :
EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY CASTE GROUPS
RAILA (RAJASTHAN), 1994.

	EDUCATIONAL LEVEL				
CASTE/RELIGION	<P %	P %	S %	G/T %	TOTAL(N)
FEMALES					
High caste	86.8	10.4	2.4	0.4	250
Dominant	97.0	2.9	0.1	0.0	1533
Other castes	98.1	1.4	0.4	0.0	2529
Scheduled Caste	99.1	0.9	0.0	0.0	932
Scheduled Tribe	100.0	0.0	0.0	0.0	532
Total	97.7	2.0	0.3	0.0	5776
MALES					
High caste	45.5	37.1	13.5	4.0	275
Dominant	84.4	13.4	2.1	0.2	1573
Other castes	74.4	21.2	3.8	0.6	2628
Scheduled Caste	80.3	15.9	3.4	0.4	923
Scheduled Tribe	95.6	4.4	0.0	0.0	546
Total	78.5	17.5	3.4	0.6	5945
ALL >9YR.					
High caste	65.1	24.4	8.2	2.3	525
Dominant	90.6	8.2	1.1	0.1	3106
Other castes	86.0	11.5	2.2	0.3	5157
Scheduled Caste	89.8	8.4	1.7	0.2	1855
Scheduled Tribe	97.8	2.2	0.0	0.0	1078
Total	88.0	9.8	1.9	0.3	11721

Note : Caste group wise differences are statistically highly significant in males, females & all together.

TABLE 5.1 :
GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15 Yrs. CHILDREN BY CASTE GROUPS IN GANDEVI (GUJARAT), 1994

	9-15 Yrs.		Sig.
CASTE GROUP	F <P %	M <P %	
Highcaste Hindu	20.7	11.1	NS
Dominant	10.6	14.2	NS
Other castes	25.2	23.0	NS
Scheduled Tribe	43.3	39.5	NS

TABLE 5.2 :
GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15 Yrs. CHILDREN BY CASTE GROUPS IN AKOLE (MAHARASHTRA), 1994

	9-15 Yrs.		Sig.
CASTE GROUP	F <P %	M <P %	
Dominant	25.2	20.9	*
Other castes	39.5	29.9	NS
Scheduled Tribe	80.2	54.9	**
ASSET GROUP			

Note : For >100,000 group 'N' is <50 in both males & females.

TABLE 5.3 :
GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15 Yrs.CHILDREN BY CASTE GROUP IN GARAG (KARNATAKA), 1994

CASTE GROUP	9-15 Yrs.		Sig.
	F <P %	M <P %	
Highcaste Hindu	53.4	45.1	NS
Dominant	67.1	48.9	**
Others	80.6	61.6	**

TABLE 5.4 :
GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15Yrs.CHILDREN BY CASTE GROUP IN KARCHHANA, (UTTAR PRADESH), 1994

CASTE GROUP	9-15 Yrs.		
	F < P%	M< P%	Sig.
High caste	36.3	27.5	*
Dominant	95	63.2	**
Other castes	57.1	34.4	**
OBC	67	44.3	**
Scheduled C/T	88	65.3	**
MUSLIMS	69.5	57	NS

TABLE 5.5 :
GENDER DIFFERENCES IN EDUCATIONAL LEVELS IN 9-15Yrs.CHILDREN BY CASTE GROUP IN RAILA, (RAJASTHAN) 1994

CASTE GROUP	9-15 Yrs.		
	F < P%	M < P%	Sig.
High caste	69.2	47.2	NS
Dominant	95	82.4	**
Other castes	57.1	67.5	**
Scheduled Caste	97.8	74.8	**
Scheduled Tribe	100	93.3	*

TABLE 6.1 :
EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY ASSET-HOLDING GROUPS
GANDEVI (GUJARAT), 1994

	EDUCATIONAL LEVEL				
ASSET GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
No Assets	74.4	20.4	4.4	0.7	1869
Upto Rs.5000	54.1	32.3	11.4	2.3	2175
Rs.5' to 11000	42.1	37.2	17.1	3.6	468
Rs.11'- 100000	28.7	32.8	27.4	11.0	1142
Above Rs.1 lakh	25.6	28.7	32.5	13.2	317
Total	53.2	28.9	13.8	4.1	5971
Males					
No Assets	66.5	28.9	3.8	0.8	1793
Upto Rs.5000	38.9	42.6	14.6	3.9	2292
Rs.5' to 11000	31.3	37.8	23.6	7.3	505
Rs.11'- 100000	17.0	35.2	30.0	17.8	1196
Above Rs.1 lakh	10.9	31.5	37.6	20.0	330
Total	40.6	36.2	16.4	6.9	6116
All >9 Yr					
No Assets	70.6	24.5	4.1	0.7	3662
Upto Rs.5000	46.3	37.6	13.0	3.1	4467
Rs.5' to 11000	36.5	37.5	20.5	5.5	973
Rs.11'- 100000	22.7	34.0	28.7	14.5	2338
Above Rs.1 lakh	18.1	30.1	35.1	16.7	647
Total	46.8	32.5	15.1	5.5	12087

Note : Asset holding wise diferences are statistically highly significant in male, female & all together. Gender differences are not significant in groups holding more than Rs.5000 worth assets.

TABLE 6.2 :

EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY ASSET-HOLDING GROUPS AKOLE (MAHARASHTRA), 1994.

	EDUCATIONAL LEVEL				
ASSET GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Female					
No Assets	81.9	16.5	1.5	0.1	1900
Upto Rs.5000	74.1	23.6	2.2	0.2	1115
Rs.5' to 11000	64.9	32.9	2	0.3	353
Rs.11'- 100000	59.8	34.9	4.5	0.7	3111
Above Rs.1 lakh	52.6	40.5	5.8	1.2	173
Total	68.6	27.8	3.2	0.4	6652
Male					
No Assets	59.7	32.5	6.2	1.5	1819
Upto Rs.5000	48.2	40.5	8.5	2.9	1218
Rs.5' to 11000	45.3	39.9	8.7	6.1	393
Rs.11'- 100000	34.7	45.6	12.8	6.9	3423
Above Rs.1 lakh	27.5	46.6	14.5	11.4	193
Total	43.9	41.1	10.1	4.9	7046
All >9 Yr					
No Assets	71.1	24.3	3.8	0.8	3719
Upto Rs.5000	60.6	32.4	5.4	1.6	2333
Rs.5' to 11000	54.6	36.6	5.5	3.4	746
Rs.11'- 100000	46.7	40.5	8.8	3.9	6534
Above Rs.1 lakh	39.3	43.7	10.4	6.6	366
Total	55.9	34.6	6.8	2.7	13698

Note : **Asset holding wise differences are statistically highly significant in males, females & all together.**

TABLE 6.3 :
EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY ASSET HOLDING GROUP
GARAG (KARNATAK), 1994.

ASSET GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Females					
No assets	86.8	11.5	1.5	0.1	3351
Upto Rs.5,000	80.5	15.5	4	0.1	1339
> 5 to 11 thou	82.5	14.4	2.9	0.2	1660
> 11 to 1 lakh	66.7	25.4	7.2	0.6	996
Above Rs.1 lakh	60.5	30.6	6.7	2.2	314
Total	81.1	15.4	3.2	0.3	7660
Males					
No assets	66.5	24.1	8.6	0.8	3337
Upto Rs.5,000	54.7	28.9	14.5	1.9	1467
> 5 to 11 thou	59.2	25.4	13.8	1.6	1824
> 11 to 1 lakh	43.1	33.4	18.6	5	1087
Above Rs.1 lakh	36.2	37.7	20.9	5.2	387
Total	58.1	27.2	12.8	2	8102
All >9 Yr.					
No assets	76.7	17.8	5.1	0.5	6688
Upto Rs.5,000	67	22.5	9.5	1	2806
> 5 to 11 thou	70.3	20.1	8.6	0.9	3484
> 11 to 1 lakh	54.4	29.6	13.2	2.9	2083
Above Rs.1 lakh	47.1	34.5	14.6	3.9	701
Total	69.3	21.5	8.1	1.1	15762

TABLE 6.4 :

EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY ASSET-HOLDING GROUPS KARCHHANA (UTTAR PRADESH), 1994.

	EDUCATIONAL LEVEL				
ASSET GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Female					
No Assets	95.4	4.2	0.5		843
Upto Rs.5000	89.1	9.8	0.9	0.2	3036
Rs.5' to 11000	73.7	21.4	4.4	0.5	613
Rs.11'- 100000	63.8	28.5	5.8	1.9	911
Above Rs.1 lakh	53.3	36.9	8.2	1.6	122
Total	83.4	13.9	2.2	0.5	5525
Male					
No Assets	77.5	17.7	3.8	1.1	927
Upto Rs.5000	52.0	32.6	11.6	3.7	3683
Rs.5' to 11000	38.1	34.7	17.3	9.8	732
Rs.11'- 100000	27.3	35.0	20.6	17.1	1079
Above Rs.1 lakh	16.1	39.4	20.4	24.1	137
Total	49.3	31.3	12.8	6.7	6558
All >9 Yr					
No Assets	86.0	11.2	2.2	0.6	1770
Upto Rs.5000	68.8	22.3	6.8	2.2	6719
Rs.5' to 11000	54.3	28.6	11.4	5.6	1345
Rs.11'- 100000	44.0	32.1	13.8	10.1	1990
Above Rs.1 lakh	33.6	38.2	14.7	13.5	259
Total	64.9	23.3	8.0	3.9	12083

Note : Asset holding wise differences are statistically highly significant in males, females & all together.

TABLE 6.5 :

EDUCATIONAL LEVELS IN ABOVE 9 POPULATION BY ASSET-HOLDING GROUPS
RAILA (RAJASTHAN), 1994.

	EDUCATIONAL LEVEL				
ASSET GROUP	<P %	P %	S %	G/T %	TOTAL(N)
Female					
No Assets	98.6	1.1	0.3	0.0	1085
Upto Rs.5000	98.1	1.8	0.1	0.0	1766
Rs.5' to 11000	99.2	0.8	0.0	0.0	1036
Rs.11'- 100000	95.7	3.4	0.8	0.1	1774
Above Rs.1 lakh	98.3	1.7	0.0	0.0	115
Total	97.7	2.0	0.3	0.0	5776
Male					
No Assets	83.6	14.0	2.2	0.2	1062
Upto Rs.5000	80.6	16.3	2.7	0.4	1854
Rs.5' to 11000	84.5	13.8	1.5	0.2	1079
Rs.11'- 100000	70.7	22.3	5.7	1.3	1835
Above Rs.1 lakh	66.1	27.0	6.1	0.9	115
Total	78.5	17.5	3.4	0.6	5945
All >9 Yr					
No Assets	91.2	7.5	1.2	0.1	2147
Upto Rs.5000	89.2	9.2	1.4	0.2	3620
Rs.5' to 11000	91.7	7.4	0.8	0.1	2115
Rs.11'- 100000	83.0	13.0	3.3	0.7	3609
Above Rs.1 lakh	82.2	14.3	3.0	0.4	230
Total	88.0	9.8	1.9	0.3	11721

Note : Asset holding wise differences are statistically highly significant in males, females & all together.

TABLE 7.1 :
EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9 TO 15 YEARS
GANDEVI (GUJARAT), 1994.

	EDUCATIONAL LEVEL			
	< P %	P %	> S %	TOTAL
CASTE GROUP				(N)
Highcaste Hindu	16.1	66.1	17.9	56
Dominant	12.5	78.2	9.3	656
Other castes	24.1	69.3	6.6	274
Scheduled Tribe	41.3	56.2	2.5	934
ASSET GROUP				
No assets	45.2	52.3	2.5	597
Upto Rs.5,000	25.7	69.2	5.0	767
> 5 to 11 thou	18.5	76.7	4.8	146
> 11 to 1 lakh	11.7	75.7	12.6	334
Above Rs.1 lakh	13.2	75.0	11.8	76
TOTAL 9-15 YR.	28.3	65.9	5.9	1920

NOTE : Gender differences by Caste Groups and Asset Groups are statistically not significant.

TABLE 7.2 :
EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9 TO 15 YEARS
AKOLE (MAHARASHTRA), 1994.

	EDUCATIONAL LEVEL			
	< P %	P %	> S %	TOTAL
CASTE GROUP				(N)
Dominant	22.9	75.9	1.2	1591
Other castes	34.1	65.2	0.6	469
Scheduled Tribe	66.3	33.6	0.1	587
ASSET GROUP				
No assets	49.5	49.7	0.8	729
Upto Rs.5,000	38.9	60.1	1.1	471
> 5 to 11 thou	34.0	65.4	0.6	159
> 11 to 1 lakh	24.8	74.3	0.9	1226
Above Rs.1 lakh	19.4	80.6		62
TOTAL 9-15 YR.	34.5	64.6	0.8	2647

TABLE 7.3 :
EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9 TO 15 YEARS
GARAG (KARNATAK), 1994.

	EDUCATIONAL LEVEL			
	< P %	P %	> S %	TOTAL
				(N)
CASTE GROUP				
Highcaste Hindu	49.2	48.6	2.2	358
Dominant	58.2	39.8	2.0	2122
Others	70.8	28.3	0.9	650
ASSET GROUP				
No assets	67.8	31.2	1.0	1449
Upto Rs.5,000	54.1	42.3	3.4	525
> 5 to 11 thou	60.2	37.6	2.2	673
> 11 to 1 lakh	42.7	55.1	2.2	363
Above Rs.1 lakh	35.8	62.5	1.7	120
Total 9-15	59.7	38.4	1.8	3130

TABLE 7.4 :
EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9 TO 15 YEARS
KARCHHANA (U.P.), 1994.

	EDUCATIONAL LEVEL			
Caste/Religion	< P %	P %	> S %	TOTAL
				(N)
High caste	31.4	66.6	2.0	440
Dominant	74.1	25.0	0.9	116
Other castes	45.0	49.2	5.8	120
OBC	53.9	43.8	2.4	802
Scheduled C/T	74.5	24.8	0.7	864
MUSLIMS	62.0	37.1	0.8	237
Assetholding				
No assets	80.3	19.1	0.6	361
Upto Rs.5,000	62.3	36.3	1.4	1461
> 5 to 11 thou	48.9	49.6	1.4	282
> 11 to 1 lakh	35.6	61.0	3.5	433
Above Rs.1 lakh	21.4	73.8	4.8	42
Total	58.2	40.1	1.7	2579

Note : Gender differences are significant in all groups except Muslims

TABLE 7.5 :

EDUCATIONAL LEVELS IN CHILDREN BETWEEN 9 TO 15 YEARS RAILA (RAJASTHAN), 1994.

	EDUCATIONAL LEVEL			
	< P %	P %	> S %	TOTAL
Caste Group				(N)
High caste	58.1	41.0	1.0	105
Dominant	88.2	11.7	0.2	566
Other castes	81.9	17.5	0.6	879
Scheduled Caste	86.0	14.0	0.0	278
Scheduled Tribe	96.5	3.5	0.0	143
Assetholding				
No assets	86.7	13.0	0.3	338
Upto Rs.5,000	85.2	14.6	0.2	582
> 5 to 11 thou	89.8	9.7	0.5	401
> 11 to 1 lakh	78.3	21.2	0.5	612
Above Rs.1 lakh	76.3	23.7	0.0	38
Total	84.1	15.6	0.4	1971

TABLE 8.1
PROPORTION OF 9 TO 15 YEAR CHILDREN, LESS THAN PRIMARY EDUCATED IN HOUSEHOLDS WITH DIFFERENT LEVEL OF EDUCATION IN ADULTS
GANDEVI (GUJARAT), 1994

	EDUCATIONAL LEVEL					
Education in	< P		P		> S	
H.H. member	%	Tot.chld.	%	Tot.chld.	%	Tot.chld.
ADULT WOMAN	42.5	1028	16.8	465	13.6	427
ADULT MAN	45.3	853	20.3	595	14	472

Note : Gender differences by educational level in adults are not significant statistically.

TABLE 8.2 :
PROPORTION OF 9 TO 15 YEAR CHILDREN, LESS THAN PRIMARY EDUCATED IN HOUSEHOLDS WITH DIFFERENT LEVEL OF ADULT EDUCATION
AKOLE (MAHARASHTRA), 1994.

	EDUCATIONAL LEVEL					
Education in	< P		P		> S	
H.H. member	%	Tot.chld.	%	Tot.chld.	%	Tot.chld.
ADULT WOMAN	39.6	1908	23.5	622	11.1	117
ADULT MAN	46.1	1174	29.8	858	19.0	615

Note : Gender differences are not significant when the man or woman is more than primary educated. Significantly more girls get educated when the man is graduate or technically qualified.

TABLE 8.3 :
PROPORTION OF 9 TO 15 YEAR CHILDREN IN LESS THAN PRIMARY EDUCATION WITH DIFFERING LEVELS OF ADULT EDUCATION; GARAG (KARNATAK), 1994.

	ADULT EDUCATIONAL LEVEL			
	< P	P	>S	Signif.
ADULT WOMAN	65.6	33.9	31.9	**
(N)	2466	428	119	
ADULT MAN	71.3	50.6	41.6	**
(N)	1642	704	663	

TABLE 8.4 :
PROPORTION OF 9 TO 15 YEAR CHILDREN, LESS THAN PRIMARY EDUCATED IN HOUSEHOLDS WITH DIFFERENT LEVEL OF ADULT EDUCATION
KARCHHANA (U.P.), 1994.

	EDUCATIONAL LEVEL IN THE HOUSEHOLD					
Education in	< P		P		> S	
H.H. member	%	Tot.chld.	%	Tot.chld.	%	Tot.chld.
ADULT WOMAN	64.5	2035	30.6	271	16.1	124
ADULT MAN	78.5	988	59.9	608	33.1	834

TABLE 8.5 :
PROPORTION OF 9 TO 15 YEAR CHILDREN, LESS THAN PRIMARY EDUCATED IN HOUSEHOLDS WITH DIFFERENT LEVEL OF ADULT EDUCATION
RAILA (RAJASTHAN), 1994.

	EDUCATIONAL LEVEL OF ADULT					
Education in	< P		P		> S	
H.H. member	%	Tot.chld.	%	Tot.chld.	%	Tot.chld.
ADULT WOMAN	84.8	1919	52.4	42	80.0	10
ADULT MAN	86.5	1463	77.2	368	55.7	140

NOTE : Differences in child-education levels are highly significant.

TABLE 9.1 :
FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN GANDEVI (GUJARAT)
(STUDY 1994)

FAMILY	LESS THAN PRIMARY EDUCATION (%) IN 9 TO 15 YEAR CHILDREN					
BACKGROUND	FEMALE	Sig.level	Low/high	MALE	Sig.level	Low/high
Food distress	45.9	**	high	36.6	**	high
(N)	242			279		
Migration	30.4	NS		30	NS	
(N)	79			60		
Consumptn.loan	33.3	**	high	31.9	**	high
(N)	57			47		
Habbitual use						
Tobaco/Alcohol	41.3	**	high	39.8	**	high
(N)	247			269		

Note : The significance levels indicate statistically significant difference from the levels in the entire population. Low = lower than population level & high = higher than population level.

TABLE 9.2 :
FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN AKOLE (MAHARASHTRA)
(STUDY 1994.)

FAMILY	LESS THAN PRIMARY EDUCATION (%) IN 9 TO 15 YEAR CHILDREN					
BACKGROUND	FEMALE	Sig.level	Low/High	MALE	Sig.level	Low/Higher
Food distress	44.5	**	higher	33.4	*	higher
(N)	931			1062		
Migration	53.5	**	higher	40.7	**	higher
(N)	404			440		
Consumptn.loan	43.5	**	higher	33.3	*	higher
(N)	124			162		

Note : The significance levels indicate statistically significant difference from the levels in the entire population. Low = lower than population level & high = higher than population level.

TABLE 9.3 :

FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN GARAG (KARNATAK) (STUDY 1994)

FAMILY	LESS THAN PRIMARY EDUCATION (%)					
BACKGROUND	FEMALE	Sig.level	Low/High	MALE	Sig.level	Low/High
Food	83.2	**	high	60.1	**	high
(N)	351			326		
Migration	86.9	**	high	69.5	**	high
(N)	199			174		
Consumptn.loan	83.0	**	high	59.7	**	high
(N)	112			129		
Habbitual use						
Tobaco/Alcohol	69.3	NS		49.3	NS	
(N)	1174			1145		

Note : Significance of difference from the levels in the population

TABLE 9.4 :

FAMILY BACKGROUND AND EDUCATIONAL LEVELS

KARCHHANA (U.P.), 1994.

FAMILY	LESS THAN PRIMARY EDUCATION (%) IN 9-15 YEAR CHILDREN					
BACKGROUND	FEMALE	Sig.level	Low/High	MALE	Sig.level	Low/High
Food distress	89.5	**	high	68.5	**	high
(N)	209			336		
Migration	80.7	**	high	62.2	**	high
(N)	119			185		
Consumptn.loan	93.0	**	high	65.2	**	high
(N)	43			66		
Tobaco/Alcohol	74.0	**	high	52.5	NS	
(N)	703			1010		

Note : Significance of difference from population levels

TABLE 9.5 :

FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR

RAILA (RAJASTHAN), 1994.

FAMILY	LESS THAN PRIMARY EDUCATION (%)						
BACKGROUND	FEMALE	Sig.level	Low/High	MALE	Sig.level	Low/High	TOTAL
Food distress	96.8	NS		76.6	*	High	86.3
(N)	187			201			388
Migration	93	**	Low	72.9	NS		81#
(N)	200			295			495
Consumptn.loan	97.1	*	High	74.1	NS		84.2
(N)	272			347			619
Tobaco/Alcohol	96.2	NS		71.2	NS		82.1
(N)	132			170			302

Note : # Significantly more education of girls in households with reported migration, compared to the population levels

TABLE 10.1 :
FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR CHILDREN
GANDEVI (GUJARAT), 1994

FAMILY	LESS THAN PRIMARY EDUCATION (%)			
BACKGROUND	Female	(N)	Male	(N)
Domestic assets				
Not Aquired	47.0	298	43.0	314
Aquired	20.3	354	20.4	416
Agro-Economic				
Low status	4.0	75	8.3	72
Middle status	34.0	708	32.6	749
High status	18.4	141	13.4	149
Socio-Economic				
Low status	53.4	365	47.5	377
Middle status	26.1	188	24.4	213
High status	7.0	371	10.3	380

Note : Differences by family background are significant.

TABLE 10.2 :
FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR CHILDREN
AKOLE (MAHARASHTRA), 1994.

FAMILY	LESS THAN PRIMARY EDUCATION (%)			
BACKGROUND	FEMALE	(N)	MALE	(N)
TOTAL ASSETS				
Not Aquired	47.0	758	34.3	836
Aquired	27.1	469	24.7	584
AGRO-ECONOMIC				
Low status	54.7	285	37.1	326
Middle status	40.0	627	30.2	734
High status	24.1	315	24.4	360
SOCIO-ECONOMIC				
Low status	67.7	294	53.1	360
Middle status	35.7	687	24.1	792
High status	15.9	246	18.3	268

Note : Differences between the groups are significant

TABLE 10.3 :

FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR CHILDREN GARAG (KARNATAK), 1994.

FAMILY	LESS THAN PRIMARY EDUCATION (%)			
BACKGROUND	Female	(N)	Male	(N)
Domestic assets				
Not Aquired	73.7	1119	55.9	1088
Aquired	47.9	240	37.0	238
Agro-Economic				
Low status	71.0	324	44.8	306
Middle status	72.6	733	54.8	744
High status	59.5	454	49.6	452
Socio-Economic				
Low status	86.5	617	72.3	589
Middle status	69.1	411	44.6	408
High status	44.3	483	31.9	505

Note : Differences by groups are significant

TABLE 10.4 :

FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR CHILDREN KARCHHANA (U.P.), 1994.

FAMILY	LESS THAN PRIMARY EDUCATION (%)			
BACKGROUND	Female	(N)	Male	(N)
Total assets				
Not Aquired	88.8	169	73.8	256
Aquired	57.0	302	45.3	400
Agro-Economic				
Low status	74.9	179	66.2	260
Middle status	71.2	511	52.1	774
High status	62.0	326	37.1	380
Socio-Economic				
Low status	94.1	322	72.8	470
Middle status	79.9	283	53.9	395
High status	41.6	411	29.3	549

Note : Differences by groups are statistically significant

TABLE 10.5 :
FAMILY BACKGROUND AND EDUCATIONAL LEVELS IN 9 TO 15 YEAR CHILDREN
RAILA (RAJASTHAN), 1994.

FAMILY BACKGROUND	LESS THAN PRIMARY EDUCATION (%)					
	Female	(N)	Male	(N)	Total	(N)
Total assets						
Not Aquired	94.7	377	74.9	446	84.0	823
Aquired	96.3	560	72.6	588	84.1	1148
Agro-Economic						
Low status	97.8	179	74.4	207	85.2	386
Middle status	95.8	495	74.1	537	84.5	1032
High status	93.9	263	72.1	290	82.5	553
Socio-Economic						
Low status	99.6	252	84.4	250	92.0	502
Middle status	98.7	463	77.7	551	87.3	1014
High status	84.7	222	52.4	233	68.1	455
Education level						
Low status	94.5	254	78.5	251	86.5	505
Middle status	96.4	471	76	562	85.3	1033
High status	95.3	212	62	221	78.3	433

Note : Differences significant by SE groups.

THE BAIF MISSION

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